# CITY OF OCEANSIDE



# 2021-2029 Housing Element



March 2021

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#### I. INTRODUCTION

# A. Purpose of the Housing Element

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term General Plan for the physical development of the city or county. The Housing Element is one of seven mandated elements of the General Plan. Housing Element law, first enacted in 1969, mandates that local governments plan to meet the existing and projected housing needs of all economic segments of the community. The law recognizes that, in order for the private market to adequately address housing needs, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in California rests largely upon the effective implementation of local General Plans and, in particular, local Housing Elements. Housing Element law also requires the California Department of Housing and Community Development (HCD) to review local housing elements and to report its written findings with respect to the Housing Element's conformance with state law.

As mandated by state law, the planning period for this Housing Element extends from April 15, 2021 to April 15, 2029<sup>1</sup>. This element identifies strategies and programs that focus on the following major goals:

- Facilitate the development of a variety of housing types for all income levels to meet the existing and future needs of residents, including the homeless and persons with special needs;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing;
- Maintain and enhance the quality of existing residential neighborhoods;
- Promote equal housing opportunities for all persons;
- Encourage new housing growth patterns that conform to local, regional and state policies for sustainable development and energy use.

The Housing Element consists of the following major components:

- An analysis of the City's demographic and housing characteristics and trends (Chapter II);
- An evaluation of land, financial, and administrative resources available to address the City's housing goals (Chapter III);
- A review of potential constraints, both governmental and non-governmental, to meeting the City's housing needs (Chapter IV); and

As discussed in Chapter II, the "projection period" for the Regional Housing Needs Assessment process is slightly longer than eight years (June 30, 2020 and April 15, 2029).

- A Housing Action Plan for the 2021-2029 planning period, including housing goals, policies, programs and quantified objectives (Chapter V).
- A review of the City's accomplishments and progress in implementing the previous Housing Element (Appendix A).
- A summary of public participation for the development of the Housing Element (Appendix B).
- A detailed inventory of sites for meeting the projected housing needs (Appendix C).

#### B. Data Sources and Methods

In preparing the Housing Element various data sources are utilized. The decennial Census and the American Community Survey (ACS) provide the basis for population and household characteristics. Some population and housing unit data are also provided by the California State Department of Finance (DOF). Housing market information is drawn from both public agencies and private organiations. City records also provide data regarding housing development and rehabilitation, program accomplishments, units at risk of conversion, and housing construction and demolition activity in the Coastal Zone.

# C. Public Participation

Section 65583(c)(5) of the Government Code states that "The local government shall make diligent effort to achieve public participation of all the economic segments of the community in the development of the housing element, and the program shall describe this effort." Public participation played an important role in the formulation and refinement of the City's housing goals and policies.

The City of Oceanside is in the process of preparing a comprehensive update to the General Plan. While due to the statutory deadline for the Housing Element, this Housing Element is being updated on a parallel but separate track from the General Plan, extensive public outreach has been conducted to inform this Housing Element update.

# 1. Summary of Outreach Efforts and Comments

Involving the community is an integral part of the Housing Element process. The City of Oceanside utilized the following strategies to solicit input from the community for the City's 2021-2029 Housing Element and facilitate a meaningful dialogue about housing needs and priorities in Oceanside.

#### a. Onward Oceanside Website and Newsletters

The Housing Element is one part of a broader planning effort, Onward Oceanside, which encompasses an update to the General Plan, the Housing Element, a Community Plan and a Specific Plan. While the Housing Element deals with housing issues most directly, all of the other planning efforts significantly intertwined with the City's long-range housing production objectives. The project website, www.onwardoceanside.com, was launched

in April 2020, and served as a one-stop shop for interested parties to learn about the different plans, read project documents and resources, sign up for the project mailing list or upcoming opportunities for participation, and contact appropriate City staff at any point in the planning process. The Onward Oceanside newsletter was a quarterly email update to an audience of more than 1,500 subscribers which often promoted websites, surveys, and new documents, and gave updates on the project status. The website encouraged ongoing participation between City Staff and invested community members; community feedback gathered through the website's contact form helped shape Housing Element policies and programs.

#### b. Planner Office Hours

During the Fall and Winter of 2020, City Staff held regular office hours that community members could sign up for, in which they were able to discuss their ideas for housing and development as well as voice concerns.

#### c. Focus Group Discussions

Housing, Development, and Real Estate Industry. Focused panel discussions with representatives from the development community and real estate industry—including Cushman Wakefield, Andrew Malick (a multi-family and mixed use developer), Community Housing Works, Integral, Lightfoot Planning, and Tam & Associates—were conducted to inform the preparation of the Housing Resources, Housing Needs Assessment, and Housing Programs sections of the Housing Element. The discussion focused on several key themes, including the link between high density housing and transit, highlighting that Oceanside has significant transit amenities and that co-location is in line with state goals; strategies to address the challenges that affordable housing developers face in building vertical mixed use; and strategies to protect and improve existing affordable housing, such as mobile homes, as well as promoting a greater mix of housing types that meet people's needs, preferences, and incomes, such as accessory dwelling units, senior housing, and multi-family housing.

**Property Owner Forum.** Another discussion was held between non-residential property owners along each of the three corridors being targeted for mixed use and residential development in the Smart and Sustainable Corridors Specific Plan. This discussion focused on understanding the realistic capacity and timeline for new housing within the corridors, as well as barriers and opportunities to improve current zoning and permitting processes in order to improve the feasibility of housing and mixed-use development projects.

Input from these focused discussions provided guidance on where new housing should go and what challenges the City faces in promoting more affordable housing; findings from these panels were used to formulate Housing Element policies and programs.

#### d. Online Surveys

Two citywide online surveys, available in English and Spanish, were conducted as part of the City's concurrent efforts to update the Oceanside General Plan and valuable input was provided by the community for how the City can develop in the coming years. An additional survey was available exclusively in Spanish. Over 650 responses were received from the surveys and overall, community members indicated strong support for mixed use development along key transit corridors and a wider range of housing types suitable

for people of all ages and income levels. Community feedback emphasized housing affordability, quality, and the importance of connecting new housing with services and amenities such as transit access. Participants were asked where they would like to see new housing in the City; the majority of participants wanted to see more housing near transit stations and in existing commercial areas. Many survey respondents expressed that homelessness was a top issue of concern, and some believed that more affordable and transitional housing with services could help the unhoused. Other survey respondents emphasized the importance of preserving existing residential neighborhoods and agricultural areas when deciding where to put new housing. The Housing Plan includes policies and programs that support the availability of a wide range of housing to meet the existing and future needs of Oceanside residents. Most of the Housing Element Sites Inventory includes sites along/near corridors, as preferred by the community.

#### e. Community Workshops

Four online workshops were conducted to receive community feedback on the spectrum of Oceanside, including land use, transportation, community facilities, and the SSCSP. Live Spanish translation was available. Workshop participation ranged from 80-170 participants per meeting. One workshop focused entirely on the Housing Element, and covered the requirements, process, and goals of the Housing Element. In that workshop, participants gave feedback through interactive polls, a mapping exercise, and in facilitated breakout room discussions.

The number one housing concern that workshop participants identified in a Zoom poll was overcrowding, followed closely by housing affordability. Many participants believed housing affordability to be one of the biggest issues facing Oceanside and emphasized the need for a range of housing types, sizes, and affordability levels, including housing for special groups, such as senior housing, accessory dwelling units, mobile home parks, and transitional housing. The importance of preserving rural/open spaces and agricultural land was noted as important for many participants, and there was strong support for accommodating growth through infill and redevelopment rather than through the conversion of open space and agricultural land.

When participants were asked to pin on a map where they would like to see new housing located, many indicated the corridors as suitable for most new development. Within the city's established corridors, the opportunity to increase the mix of residential and non-residential land uses through infill development was noted as a way to accommodate more residents, support existing and upcoming businesses with greater connection to potential customers, and increase the likelihood of getting around the city conveniently through public transit and improved streetscapes.

#### f. Decision-Maker Meetings and Hearings

To come following adoption.

Please see Appendix C for more information regarding the public involvement process.

# D. Consistency with Other Elements of the General Plan

The elements that comprise the Oceanside General Plan are required to be internally consistent. For example, residential development capacities established in the Land Use Element, as well as constraints to development identified in the Safety Element and Noise Element, are incorporated into the land use assumptions contained in this Housing Element. The City is in the process of updating the General Plan. The City will ensure the Housing Element and General Plan achieve internal consistency as part of the update.

SB 1087 of 2005 requires cities to provide a copy of their Housing Elements to local water and sewer providers, and also requires that these agencies provide priority hookups for developments with lower-income housing. Water and wastewater service in Oceanside are municipal functions (under the charge of the City's Water Utilities Department), and thus conformance of water and wastewater operations with Housing Element policies can be established and monitored through internal dialogue and coordination.



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### II. HOUSING NEEDS ASSESSMENT

This chapter explores Oceanside's demographic and socioeconomic characteristics in relation to its housing supply and thereby lays the groundwork for policies and programs to address housing needs. This Housing Needs Assessment utilizes the most recent data from the U.S. Census, California Department of Finance (DOF), California Employment Development Department (EDD), San Diego Association of Governments (SANDAG) and other relevant sources.

# A. Community Context

Comprising 43 square miles adjacent to the Pacific Ocean, the cities of Carlsbad and Vista, the unincorporated communities of Bonsall and Fallbrook, and Camp Joseph H. Pendleton Marine Corps Base, the City of Oceanside is situated in the far northwest corner of San Diego County (see Figure 1). In 1980, the City had 76,698 residents. By 2010, the City's population had more than doubled to 167,086. The City's population has continued to grow, although at much lower rates, to 177,335 in 2020, making it the third largest jurisdiction in the region according to the California DOF population estimates.

With the City's immediate coastal areas (west of Interstate 5) having been largely built out several generations ago, most of the population and housing growth experienced over the past four decades has occurred in central and eastern portions of the City, including large master planned development in the Rancho del Oro, Ocean Hills and Morro Hills neighborhoods. New housing has also materialized as scattered infill and redevelopment in the City's coastal neighborhoods and along the Mission Avenue, Oceanside Boulevard and Vista Way commercial corridors. Over the past decade, the City has seen new housing in conjunction with mixed-use development, both in the downtown area and along the Highway 78 corridor. It is anticipated that mixed-use development will account for a significant share of the City's future housing growth over the 2021-2029 Housing Element planning period.

In an effort to build its employment base, the City has attracted various manufacturing enterprises and other job-generating land uses to its Rancho del Oro and Ocean Ranch business parks. The City has also bolstered its hospitality industry with new hotel and timeshare development. However, the City remains in many respects the epitome of the bedroom community, with one of the lowest jobs-to-housing ratios in the San Diego region. To address this jobs-to-housing imbalance, the City prepared an economic development "dashboard" in 2008 that includes policies for maintaining the City's existing inventory of commercial and industrial land, encouraging high-paying industry clusters such as biotech and environmental sciences, and increasing the City's share of the regional tourism market. The use of the Economic Development Dashboard continues to be promoted by the City's Economic Development Commission as a decision-making tool, by educating the public on the long-term impacts of decisions being made.

In 2019, the City also prepared an Economic Development Element (EDE) for the General Plan to establish, refine, and consolidate goals and policies that will inform future actions affecting the City's fiscal resources and the local economy. The EDE seeks to promote a local economy that captures its share of

regional business activity, employment and investment, supports the stability and expansion of existing businesses, leverages local assets to attract stable, high-quality employers, grows the local tax base to

provide for more public services and amenities, and withstands economic upheaval at the state, national, and global levels.

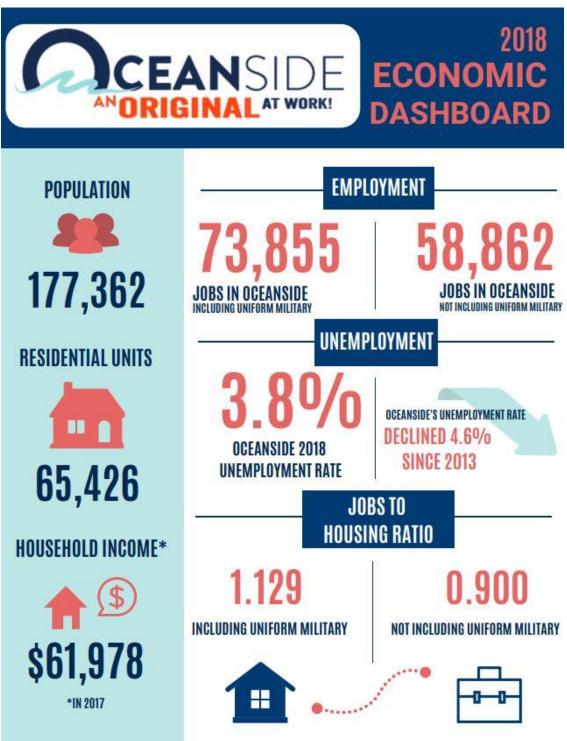


Hesperia Crestline Big Bear Lake Canders San Bernardino Yucca Valley Los Angeles Riverside Desert Hot Springs Banning Moreno Valley Hemet Long Beach Cathedral City Indio Santa Ana Palm Desert Aguanga San Clemente Avalon Fallbrook Salton PACIFIC Sea Niland Oceanside **OCEAN** Ocotillo Wells Calipatria Westmorland San Marcos Escondido Brawley Poway Solana Beach Lakeside Plaster City El Centro an Diego Chula Vista Mexicali La Rumorosa Tijuana

Figure 1: Regional Location Map

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Figure 2: Economic Development Dashboard



Oceanside was incorporated in 1888 coinciding with the arrival of the railroad between San Bernardino and San Diego. Much of the original land grant property north of the City was sold to the United States government in 1942 for the establishment of Camp Joseph H. Pendleton Marine Corps Base. The City has long accommodated a significant share of Camp Pendleton's housing needs, while the City's retail and service sectors provide for the consumer needs of many active-duty Marines and other base personnel.

One of the San Diego region's ten beachfront jurisdictions, Oceanside has 3.7 miles of shoreline that attract vacationers from around the world. Other coastal amenities include a small-craft harbor and California's longest wooden fishing pier. With some of the most consistent surf on the West Coast, the City hosts over numerous professional surfing tournaments each year.

Today, Oceanside is a diverse community that provides all the conveniences of a modern city without many of the disadvantages. Located just 35 miles north of San Diego and 83 miles south of Los Angeles, Oceanside offers exceptional weather, scenic and cultural resources, convenient transportation options, comparatively affordable housing costs, available commercial and light industrial land, and, through Mira Costa Community College, a wide range of higher education programs. The City also enjoys significant agricultural resources in its northeastern quadrant, providing a local food source and employment for an estimated 1,000 residents.

Interstate 5, one of California's main highways, runs through Oceanside, as does State Route 78, which provides access to Interstate 15 to the east. State Route 76, which runs northeast, also provides access to Interstate 15. With the Los Angeles area to the north and the San Diego/Tijuana area to the south, Oceanside enjoys proximity to all major Southern California destinations. At the same time, being bounded by the Pacific Ocean to the west, the San Luis Rey River to the north and Buena Vista Lagoon to the south, the City maintains a distinct geography that contributes to a strong sense of place.

In addition to being well-connected to the regional roadway network, Oceanside is also well-served by bus and rail service. Rail service through Oceanside includes the Amtrak Pacific Surfliner as well as the Coaster and Sprinter commuter lines operated by the North County Transit District (NCTD). The Coaster provides north-south service



between Oceanside and downtown San Diego, while the *Sprinter*, which began service in 2008, roughly parallels SR-78 and provides a North County east-west mass transit link between the cities of Oceanside, Escondido, San Marcos and Vista. NCTD bus service in Oceanside includes high-frequency headways between the Oceanside and Vista Transit Centers along the Mission Avenue and Vista Way commercial corridors, as well as half-hour service between Oceanside and the University Town Center area of San Diego along Highway 101.

Due in large part to the prevalence of transit service in Oceanside, the City has eight designated Smart Growth Opportunity Areas on the San Diego Regional Smart Growth Concept Map, established by the San Diego Association of Governments in 2005 and updated in 2016. All situated within a quarter-mile radius of transit stations, these opportunity areas are expected to accommodate much of the City's future housing growth in both mixed-use and exclusively residential mid-rise development.

# B. Population Characteristics

# 1. Population Growth Trends

During the past two decades the population of Oceanside has increased from about 160,000 to approximately 177,000 in 2020. The pace of growth from 2010 to 2020 increased slightly compared to 2000-2010, with a 6% growth from 2010 to 2020. During this same time period, San Diego County growth slowed, with an increase in population of only 8% between 2010 and 2020, compared to 10% in the prior decade (see Table 1).

Oceanside's slower rate of population growth relative to what the county at-large experienced between 2010 and 2018 is largely the result of diminishing land resources in the City. This slower growth rate also stems from declining birth rates in Oceanside, which are consonant with a rising median income and an aging demographic. According to the American Community Survey, Oceanside birthrate declined from 6% to 5% between 2010 and 2018<sup>2</sup>. During that period, the share of the population ages less than 5 years old decreased from 7% to 6% while the share of senior population (65 and older) increased from 13% to 16%. Median income in Oceanside increased from \$58,377 to \$61,656 between 2010 and 2018.

Regional growth forecast<sup>3</sup> projected that Oceanside's population would increase to 177,840 by 2020, which is on track with 2020 population estimates. The growth forecast projects that Oceanside's population will continue to increase by 5% to 185,859 in 2030 while the housing stock will grow also grow by 5% during this same period.

Table 1: Population Trends, 1990-2030- Oceanside vs. San Diego County

	2000	2010	2020	2030*	Growth 2000-2010	Growth 2010-2020	Projected Growth 2020-2030
Oceanside	161,029	167,086	177,335	185,859	4%	6%	5%
San Diego County	2,813,833	3,095,313	3,343,355	3,741,666	10%	8%	12%

<sup>\*</sup>Projected

Source: U.S. Census, California Department of Finance, E-5 City/County Population and Housing Estimates, 1/1/2020. SANDAG, 2050 Series 13 Regional Growth Forecast (data extracted on: 01/2021).

<sup>&</sup>lt;sup>2</sup> Birthrate calculated as women between 15 and 50 who had a birth within the past 12 months.

<sup>&</sup>lt;sup>3</sup> Series 13 Regional Growth Forecast accepted by the SANDAG Board of Directors in October 2013.

# 2. Age Distribution

Housing needs are influenced by the age characteristics of the population. Different age groups require different accommodations based on lifestyle, family type, income level, and housing preference. Table 2 shows the city's population distribution by age group. The table shows that the city's population characteristics are similar to the county as a whole, but Oceanside has a slightly lower proportion of people under 18 and a slightly higher proportion of seniors 65 years or older. As the "Baby Boom" generation enters the retirement years, the needs for senior housing are expected to increase significantly. As of 2018, approximately 16% of the city's population was age 65 or older. According to SANDAG's growth forecast<sup>4</sup>, Oceanside's senior population (65+) is expected to increase by 40%t between 2020 and 2050.

Table 2: Age Distribution- Oceanside vs. San Diego County

Ama Craun	Ocea	nside	San Diego	County
Age Group	Persons	%	Persons	%
Under 5 years	10,851	6%	211,969	6%
5 to 9 years	10,198	6%	198,148	6%
10 to 14 years	10,434	6%	197,726	6%
15 to 19 years	10,443	6%	209,496	6%
20 to 24 years	12,612	7%	262,118	8%
25 to 29 years	13,686	8%	284,220	9%
30 to 34 years	13,471	8%	257,165	8%
35 to 39 years	11,985	7%	226,141	7%
40 to 44 years	10,275	6%	210,714	6%
45 to 49 years	10,590	6%	209,223	6%
50 to 54 years	10,437	6%	210,998	6%
55 to 59 years	12,426	7%	201,666	6%
60 to 64 years	10,767	6%	183,654	6%
65 to 69 years	8,552	5%	146,586	4%
70 to 74 years	6,727	4%	104,930	3%
75 to 79 years	4,605	3%	72,856	2%
80 to 84 years	3,783	2%	55,048	2%
85 years and over	3,547	2%	60,175	2%
Total persons	175,389	100%	3,302,833	100%
Median age	37.6		35.6	

Source: American Community Survey, 2018 5-Year Estimates

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<sup>&</sup>lt;sup>4</sup> http://profilewarehouse.sandag.org/profiles/fcst/reg999fcst.pdf

# 3. Race and Ethnicity

The racial and ethnic composition of the city is similar to the county as a whole, although the Asian population in Oceanside makes up a smaller portion of the population compared to the county overall. The largest group in both city and county is non-Hispanic whites, with about 48% of the total population. About 35% of city residents are Hispanic, similar to the 34% for the county. Asians, at 7%, represent the largest non-Hispanic minority in the city, while about 12% of all county residents are of Asian descent (Table 3).

Table 3: Race/Ethnicity- Oceanside vs. San Diego County

Racial/Ethnic Group	Oceans	side	San Diego C	ounty
Racial/Etillic Group	Persons	%	Persons	%
Not Hispanic or Latino	114,223	65%	2,195,908	66%
-White	84,788	48%	1,515,380	46%
-Black or African American	7,952	5%	155,536	5%
-American Indian/Alaska Native	599	0%	12,282	0%
-Asian	12,971	7%	382,336	12%
-Native Hawaiian/Pacific Islander	1,203	1%	12,811	0%
-Other races or 2+ races	6,710	4%	117,563	4%
Hispanic or Latino (any race)	61,166	35%	1,106,925	34%
Total persons	175,389	100%	3,302,833	100%

Source: American Community Survey, 2018 5-Year Estimates

#### C. Household Characteristics

# 1. Household Composition and Size

Household characteristics are important indicators of the type and size of housing needed in a city. The Census defines a "household" as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing a single unit. Persons in group quarters such as dormitories, military barracks, prisons, retirement or convalescent homes, or other group living situations are included in population totals, but are not considered households.

Table 4 provides a comparison of households by type for the city and San Diego County as a whole, as reported in the 2018 ACS 5-Year Estimates. Household characteristics in Oceanside were very similar to those for the entire county. Family households comprised approximately two-thirds of all households while about one-quarter of all households consisted of a single person living alone in both the city and San Diego County as a whole. About one-third of households contained at least one elderly resident (65+), and the percentage of households with at least one resident over 65 is higher in Oceanside than in the County overall.

Table 4: Household Composition-Oceanside vs. San Diego County

Household Type	Oceans	side	San Diego	County
Household Type	Households	%	Households	%
Family households:	41,858	68%	753,761	67%
Married couple family	31,635	51%	561,609	50%
With own children under 18 years	16,467	27%	335,189	30%
Male householder, no wife present	3,399	6%	58,278	5%
With own children under 18 years	1,499	2%	25,988	2%
Female householder, no husband present	6,824	11%	133,874	12%
With own children under 18 years	3,219	5%	66,423	6%
Nonfamily households:	19,798	32%	365,219	33%
Householder living alone	15,112	25%	265,198	24%
Households with individuals under 18 years	18,928	31%	373,739	33%
Households with individuals 65 years and over	19,297	32%	302,047	27%
Total households	61,656	100%	1,118,980	100%
Average household size	2.83		2.87	

Source: American Community Survey, 2018 5-Year Estimates

# 2. Housing Tenure and Vacancy

Housing tenure (owner versus renter) is an important indicator of the housing market. Communities need an adequate supply of units available both for rent and owner occupancy in order to accommodate a range of households with varying income, family size, composition and lifestyle. Table 5 shows that just over half of housing units in Oceanside and just under half of housing units in the county are owner-occupied. The total vacancy rate was reported at 7% for the city and for the county. However, further dissecting the overall vacancy rate indicates that both rental and for-sale vacancy rates are below optimum (5-6% for rental and 2-3% for for-sale housing). A rather significant portion of the overall vacancy rate probably came from second homes and vacation rentals. According to the rent survey conducted by the San Diego County Apartment Association in the fall of 2019, rental vacancy rates was about 2.6% based on a survey of 12 properties (530 units).

Table 5: Household Tenure – Oceanside vs. San Diego County

Hausing Type	Ocea	nside	San Diego	County
Housing Type	Units	%	Units	%
Occupied housing units	61,656	93%	1,118,980	93%
Owner-occupied housing units	34,733	52%	593,890	49%
Average household size of owner-occupied units	2.75		2.90	
Renter-occupied housing units	26,923	41%	525,090	44%
Average household size of renter-occupied units	2.94		2.83	
Vacant housing units	4,819	7%	85,904	7%
Homeowner vacancy rate		1.2%		1.1%
Rental vacancy rate		3.6%		4.3%
Total housing units	66,475	100%	1,204,884	100%

Source: American Community Survey, 2018 5-Year Estimates

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#### 3. Overcrowding

Overcrowding is often closely related to household income and the cost of housing. The Census Bureau considers a household to be overcrowded when there is more than one person per room, including living and dining rooms but excluding bathrooms and kitchens, with severe overcrowding when there are more than 1.5 occupants per room. Table 6 summarizes overcrowding for Oceanside compared to San Diego County.

Table 6: Overcrowding - Oceanside vs. San Diego County

Occupants per Boom	Ocea	nside	San Diego County		
Occupants per Room	Units	%	Units	%	
Owner occupied units	34,733	100%	593,890	100%	
1.01 to 1.50	615	2%	12,950	2%	
1.51 to 2.00	157	0.4%	3,047	1%	
2.01 or more	51	0.1%	1,382	0.2%	
Renter occupied units	26,923	100%	525,090	100%	
1.01 to 1.50	1,943	7%	37,665	6%	
1.51 to 2.00	543	2%	15,888	2%	
2.01 or more	147	1%	4,083	1%	

Source: American Community Survey, 2018 5-Year Estimates

The incidence of overcrowding for owner-occupied units is about 1.5% in the City and 1.2% the county. For renter-occupied units, about 3% of units in Oceanside and about 3% of units countywide reported overcrowding.

#### 4. Cost Burden

Cost burden occurs when housing costs exceed 30% of gross household income. Table 7 displays estimates for cost burden for Oceanside households by income category. According to Census data, 74% of all lower income renter-households and 55% of all lower income owner-households in Oceanside experienced housing cost burden. These cost burden rates are significantly higher than for moderate and above moderate income households.

Although homeowners enjoy income and property tax deductions and other benefits that help to compensate for high housing costs, lower income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to deterioration. For lower income renters, severe cost burden can require families to double up resulting in overcrowding and related problems.

The high cost of housing throughout the region, and especially in coastal communities, is the primary cause of cost burden. It is worth noting, however, that land and housing values in Oceanside vary widely across the jurisdiction, with inland areas generally being significantly less costly than immediate coastal areas.

Table 7: Cost Burden by Income Category

Income Catagony	Rente	Renters		Owners		Total Households	
Income Category	Households	%	Households	%	Households	%	
Extremely low households (<=30% HAMFI*)	5,480		3,490		8,970	65%	
Households overpaying	3,705	68%	2,135	61%	5,840		
Very low households (>30% to <=50% HAMFI)	5,355		3,220		8,575	75%	
Households overpaying	4,545	85%	1,850	57%	6,395		
Low households (>50% to <=80% HAMFI)	6,330		6,200		12,530	61%	
Households overpaying	4,520	71%	3,100	50%	7,620		
All lower-income households	17,165		12,910		30,075	66%	
Households overpaying	12,770	74%	7,085	55%	19,855		
Moderate households (>80% to <=100% HAMFI)	2,995		3,545		6,540	44%	
Households overpaying	1,485	50%	1,370	39%	2,855		
Moderate households (>100% HAMFI)	7,135		18,230		25,365	14%	
Households overpaying	780	11%	2,660	15%	3,440		
All households	27,295		34,685		61,980	42%	
Households overpaying	15,035	55%	11,115	32%	26,150	65%	

Source: U.S. Department of Housing and Urban Development, CHAS, based on the 2013-2017 ACS.

#### **Extremely-Low-Income Households**

State law requires quantification and analysis of existing and projected housing needs of extremely low income (ELI) households. Extremely low income is defined as less than 30% of area median income. The 2020 area median income for San Diego County was \$92,700<sup>5</sup>. For ELI households, this results in an income of \$34,650 or less for a four-person household, when adjusted for high housing costs. Households with extremely low incomes have a variety of housing challenges and needs.

#### **Existing Needs**

According to Census Bureau ACS estimates, approximately 8,970 ELI households resided in Oceanside (Table 7) Approximately 68% of ELI renter-households had housing cost burden, while about 61% of ELI owners were cost burdened.

#### **Projected Needs**

The projected housing need for ELI households is assumed to be 50% of the very low income regional housing need of 1,268 units. As a result, the City has a projected need for 634 ELI units. The resources and programs to address this need are the same as those devoted to low income housing in general and are discussed throughout the Housing Element. Because the needs of ELI households overlap extensively with other special needs groups, further analysis and resources for ELI households can be found in Chapter IV, Constraints, Section A.1.d. (Special Needs Housing).

<sup>\*</sup>HUD Area Median Family Income

California HCD, "Revised Official State Income Limits for 2020," 4/1/2020. Income limits are adjusted for high housing costs.

# D. Employment

Employment and job growth will have an influence on housing needs during this upcoming planning period. Table 8 shows that about two-thirds of the population aged 16+ were in the labor force during 2018, both in Oceanside and in San Diego County. About 2% of city and 3% county residents were in the armed forces.

Table 8: Labor Force – Oceanside vs. San Diego County

Labor Force Status	Ocean	side	San Diego County		
Labor Force Status	Persons	%	Persons	%	
Population 16 years and over	142,187	100%	2,695,957	100%	
In labor force	91,921	65%	1,775,600	66%	
Civilian labor force	89,501	63%	1,697,366	63%	
Employed	83,950	59%	1,606,430	60%	
Unemployed	5,551	4%	90,936	3%	
Armed Forces	2,420	2%	78,234	3%	
Not in labor force	50,266	35%	920,357	34%	

Source: American Community Survey, 2018 5-Year Estimates

Future housing needs are affected by the number and type of new jobs created during this planning period. SANDAG's forecast of job growth for Oceanside and the San Diego region from 2010 to 2050 is shown in Figure 30 below. As seen in this chart, Oceanside's job growth is projected to be faster than the region until 2035, at which point growth slows compared to the region. While growth was projected to be 17% between 2010 and 2020, it slows to 10% between 2020 and 2035, and only 2 percent between 2035 and 2050.

20% 17% 18% 16% 14% 14% 12% 10% 9% 10% 8% 8% 6% 4% 2% 2% 0% 2010-2020 2020-2035 2035-2050 Oceanside ■ Region

Figure 3: Projected Job Growth- Oceanside vs. San Diego County

Figure 4 shows SANDAG's projected growth trends to 2050 for population, jobs and housing for the region. Population in the county is expected to reach 4.07 million with 1.91 million jobs and 1.49 million housing units by 2050. The Regional Housing Needs Assessment (RHNA), which is discussed later in this chapter, is based on the regional growth forecast

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for the current Housing Element projection period of 2021-2029.

Oceanside is a "jobs-poor" city with just 0.71 jobs for each housing unit in 2020 compared to 1.30 jobs per housing unit countywide. By 2050, SANDAG's forecast shows Oceanside's jobs/housing ratio improving slightly to 0.76, but this would still be significantly lower than the 1.28 jobs/housing unit forecasted for the entire county in 2050. This imbalance has significant implications for future land use policy.

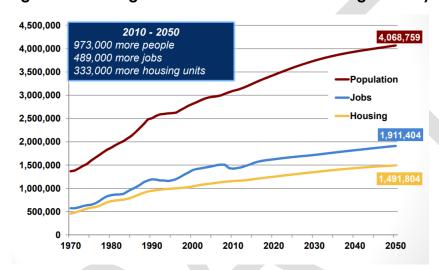


Figure 4: 2050 Regional Growth Forecast- San Diego County

# 1. Impacts of COVID-19

With the outbreak of the COVID-19 pandemic, over 26 million unemployment insurance claims were filed between March 15 and April 18 at the start of stay-at-home orders as reported by the US Department of Labor. In response Congress passed major relief bills including the \$2 trillion CARES Act, which includes benefits and expanded eligibility for unemployment insurance, forgivable small-business loans, economic relief payments sent directly to most US households, aid to state and local governments, and increased funding for housing assistance and other safety net programs.

The Census Bureau along with other governmental agencies partnered to design the Household Pulse Survey to publish data in as close to real time as possible during the COVID-19 pandemic. The survey provides vital insights on how American households are affected and coping during the pandemic. The Census Bureau expects to collect data for 90 days and release data weekly. One such way the Census Bureau is measuring household experiences during the coronavirus pandemic is through the Household Pulse Survey. Household Pulse Survey results been reported for State and some Metropolitan Area geographies but data for the San Diego Metropolitan Area has not been reported. Results for the Week 20 Survey (Week of November 25 to December 7) showed that 54% (16.2 million) of adults in California reported that they or someone in their household had experienced a loss of employment income since March 13, 2020. About 11 million adult respondents (39%) also expected themselves or someone in their household to lose

employment income in the next 4 weeks. In Oceanside, the "pre-COVID" unemployment rate was reported at 4.4% as of March 2020 by the State Employment Development Department. Unemployment rates peaked in April 2020 at 17%. As of December 2020, unemployment rates in Oceanside had decreased to 8.4% but were still double the pre-COVID rates.

In the San Diego region, multiple reports have been completed by the SANDAG to show the impacts of COVID-19. On October 15, 2020 SANDAG published the "COVID-19" Impacts on The San Diego Regional Economy" report showing a six-month economic analysis since the Stay at Home Order. According to this report, an estimated 176,000 workers were unemployed due to COVID-19 in the San Diego region with lower income workers more likely to be out of work compared to middle and high income workers. Pre-COVID, the region had just over 50,000 unemployed workers. The report also identified the Tourism, Retail, and Education sectors as disproportionally affected by COVID-19. These sectors lost an estimated 141,000 workers, representing 80% t of those unemployed due to COVID-19 in the region. Females in the Education sector and younger and Hispanic workers were also found to be more likely to lose their jobs in the Tourism sector during this period. The sectors most affected by COVID-19 are also the sectors that employ the highest share of Oceanside residents. About 20% of the Oceanside's civilian population over the age of 16 were employed in the education industry in 2018 according to the ACS. Tourism and retail industries accounted for 14% and 12% of Oceanside's employed population, respectively.

SANDAG reported on June 16, 2020 that Black and Hispanic communities had been disproportionally impacted by COVID-19 throughout the county. These minorities account for a significant portion of essential workers who continued to go to work, and those who became unemployed in Tourism and "non-essential" Retail sectors due to the pandemic. Black and Hispanic populations were four times as likely to live in areas that had been impacted by COVID-19 and unemployment than White population and twice as likely when compared to the Asian population. Overall, the southern part of the County is also most affected by both the highest unemployment rates and highest percentage of COVID-19 cases in the region. The report classified ZIP codes with high unemployment rates and high percentages of COVID-19 cases as "hardest hit" areas. As of June 1, 2020, none of Oceanside's ZIP codes were identified as among the hardest hit ZIP codes of the 34 ZIP codes reported, Oceanside ranked 7, 21,26, and 27 for unemployment (one being hardest hit) for the ZIP codes 92054, 92056, 92057, 92058, respectively. The impacts of COVID-19 on housing affordability and housing problems (such as cost burden) are expected to worsen as the pandemic extends, although no data is available yet to substantiate the projections.

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# E. Housing Stock Characteristics

This section presents an evaluation of the characteristics of the city's existing housing stock and helps to identify and prioritize needs. The factors evaluated include the number and type of housing units, recent growth trends, housing age and condition, housing costs, and assisted affordable units at-risk of loss due to expiration of affordability covenants.

# 1. Housing Type and Growth Trends

Table 9 provides a breakdown of the City's housing stock by unit type compared to that of San Diego County as a whole. More than half the current housing stock in both the City and County is represented by single-family detached homes.

While the majority of existing housing is composed of single-family detached homes, SANDAG projects that about 80% of new residential development in San Diego County between 2008 and 2050 will be higher density attached housing<sup>6</sup>. This trend toward more compact development is consistent with the smart growth principles encouraged by state law and embodied in regional plans and programs.

Table 9: Housing by Type - Oceanside vs. San Diego County

Structure Type	Ocear	rside	San Diego	County
Structure Type	Units	%	Units	%
Single-family detached	35,216	53%	616,928	51%
Single-family attached	7,948	12%	115,952	10%
Multi-family: 2 units	871	1%	20,781	2%
Multi-family: 3-4 units	3,720	6%	58,732	5%
Multi-family: 5-9 units	5,228	8%	93,597	8%
Multi-family: 10-19 units	4,662	7%	80,616	7%
Multi-family: 20+ units	5,675	9%	174,750	15%
Mobile homes	3,107	5%	42,081	4%
Boat, RV, van, etc.	48	0.1%	1,447	0.1%
Total units	66,475	100%	1,204,884	100%

Source: American Community Survey, 2018 5-Year Estimates

# 2. Housing Age and Conditions

Housing age is often an important indicator of housing condition. Housing units built prior to 1978 may contain lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by windows and doors opening and closing.

Table 10 shows that about 19% of all housing units in Oceanside were constructed prior to 1970, compared to about 30% of those in the County as a whole. Almost half (47%) of homes in the City are newer than 40 years old (built after 1979), and housing conditions are generally good to excellent on a citywide basis. Addressing substandard conditions in the City's current housing stock is primarily the task of the City's Code Enforcement Division, which enforces compliance with current building and safety standards as well as state and local laws intended to alleviate public nuisances. The Code Enforcement Division seeks to

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<sup>&</sup>lt;sup>6</sup> SANDAG, <u>2050 Regional Transportation Plan</u>, p. 14

maintain a high quality of life for residents and visitors by addressing health and safety hazards, visual blight and other deficiencies in the current housing stock. Most code enforcement activities are either complaint-driven or the result of observations of City staff. Based on the observations of City staff, an estimated 10% of housing units (about 6,600 units) may be considered substandard and in need of rehabilitation. This estimate is based Code Enforcement observations of typical enforcement activities and age of the City's housing stock.

Table 10: Age of Housing Stock – Oceanside vs. San Diego County

Year Built	Oceans	side	San Diego	County
Tear Duilt	Units	%	Units	%
Built 2010 or later	1,434	2%	35,306	3%
Built 2000 to 2009	6,948	11%	145,104	12%
Built 1990 to 1999	12,439	19%	151,967	13%
Built 1980 to 1989	17,329	26%	230,420	19%
Built 1970 to 1979	15,997	24%	272,251	23%
Built 1960 to 1969	6,507	10%	144,647	12%
Built 1950 to 1959	3,467	5%	130,316	11%
Built 1940 to 1949	1,180	2%	41,844	4%
Built 1939 or earlier	1,174	2%	53,029	4%
Total units	66,475	100%	1,204,884	100%

Source: American Community Survey, 2018 5-Year Estimates

# 3. Housing Cost

#### a. Housing Affordability Criteria

State law establishes five income categories for purposes of housing programs based on the area (i.e., county) median income ("AMI"): extremely low (30% or less of AMI), very low (31-50% of AMI), low (51-80% of AMI), moderate (81-120% of AMI) and above moderate (over 120% of AMI). Housing affordability is based on the relationship between household income and housing expenses. Each year the California Department of Housing and Community Development<sup>7</sup> publishes guidelines for determining and accommodating these income categories. Housing is generally considered "affordable" if the total monthly payment (including utilities) is no more than 30% of a household's gross income. In some areas (such as San Diego County), these income limits may be increased to adjust for high housing costs.

Table 11 shows affordable rent levels and estimated affordable purchase prices for housing in Oceanside (and San Diego County)<sup>8</sup> by income category. Based on state-adopted standards, the maximum affordable monthly cost (including utilities) for a 4-person extremely low income household is \$866, while the maximum affordable costs for very low income households is \$1,444. The maximum affordable rent for low income households is \$2,310, while the maximum for moderate income households is \$2,781.

<sup>&</sup>lt;sup>7</sup> HCD memo of 4/30/2020 (https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/income-limits-2020.pdf)

<sup>&</sup>lt;sup>8</sup> Affordable rent and purchase prices are based on county median income.

Maximum purchase prices are more difficult to determine due to variations in mortgage interest rates and qualifying procedures, down payments, special tax assessments, homeowner association fees, property insurance rates, etc. With this caveat, the maximum home purchase prices by income category shown in Table 11 have been estimated based on typical conditions.

Table 11: Income Categories and Affordable Housing Costs (2020) – San Diego County

2020 County Median Income = \$74,900	Income Limits	Affordable Monthly Costs <sup>1</sup>	Affordable Rent	Affordable Price (est.)
Extremely Low (<30%)	\$34,650	\$866	\$583	\$73,809
Very Low (31-50%)	\$57,750	\$1,444	\$1,161	\$172,736
Low (51-80%)	\$92,400	\$2,310	\$2,027	\$321,128
Moderate (81-120%)	\$111,250	\$2,781	\$2,498	\$401,855
Above moderate (120%+)	\$111,250+	\$2,781+	\$2,498+	\$401,855+

<sup>1.</sup> Monthly rent and utility costs combined. Utility costs based on the Housing Authority of the County of San Diego, July 2019 utility allowances.

Assumptions:

Source: Cal. HCD, 4/30/2020; Veronica Tam & Associates, 2020.

#### b. For-Sale Housing

Existing housing resale price statistics for May 2020 are shown in Table 12. Based on the estimated affordable purchase prices shown in Table 11, price statistics show that market-rate resale single-family houses in Oceanside are affordable only to above moderate income households. The typical prices for resale condominiums are also affordable for moderate and above moderate income households in some areas of the City. However, loan qualification standards have tightened considerably since the financial crash of 2008. Both condo and single-family for-sale housing options are unaffordable to lower income households.

Table 12: Median Housing Prices – Oceanside 2020

Area	ZIP Code	Single-Family Median	Condo Median
Oceanside Coastal	92054	\$732,500	\$450,000
Oceanside Inland	92056	\$602,000	\$375,000
Oceanside Northern	92057	\$612,000	\$331,250

Source: realtor.com June 2020

<sup>-</sup>Based on a family of 4

<sup>-30%</sup> of gross income for rent and 35% for Taxes, Insurance, PMI, HOA

<sup>-10%</sup> down payment, 3% interest

#### c. Rental Housing

Table 13 shows June 2020 average apartment rental rates in Oceanside as reported by Realtor.com<sup>9</sup>. Typical rents ranged from \$1,325 per month for studio apartments to \$2,760 per month for apartments with 3 or more bedrooms. The survey found a 1.4% vacancy rate for all rental housing in Oceanside. A rent survey by the San Diego County Apartment Association showed that rents were generally lower in the previous year.

Table 13: 2020 Rental Market Surve	ys – Oceanside
------------------------------------	----------------

Bedrooms	June 2020 <sup>1</sup>	Fall 2019 <sup>2</sup>
Studio	\$1,325	\$1,331
1	\$1,480	\$1,398
2	\$1,925	\$1,880
3	\$2,760	\$1,722

#### Sources:

- 1. realtor.com June 2020
- 2. San Diego County Apartment Association, Fall 2019

When market rents are compared to the amounts households can afford to pay (Table 11), market-rate apartments are affordable to moderate and above moderate income households only. At the very low and extremely low income levels, whose affordable rent is \$583 and \$1,161, households have a very difficult time finding affordable rentals for even the smallest apartments.

# F. Special Needs

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Such circumstances may be related to one's employment and income, family characteristics, disability, or other conditions. As a result, some Oceanside residents may experience a higher prevalence of overpayment, overcrowding, or other housing problems.

State Housing Element law defines "special needs" groups to include persons with disabilities (including developmental disabilities), the elderly, large households, female-headed households with children, homeless people, and farm workers. Many households within these special needs groups also fall within the extremely-low-income category. This section contains a discussion of the housing needs facing these groups as well as City policies and programs that can help to address their needs.

#### 1. Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. Disabled persons may have special housing needs as a result of their disability. Problems may include low income, high health care costs, dependency on supportive services, or a need for special building accommodations such as access ramps or elevators.

<sup>9</sup> https://www.realtor.com/research/data/

Table 14 shows recent disability data for Oceanside residents. As would be expected, the highest rates of disabilities were reported by those aged 65 and over. Housing opportunities for those with disabilities can be improved through housing assistance programs and universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units.

Table 14: Persons with Disabilities by Age Group

Age under 18 - total persons with a disability1,9366.7%With a hearing difficulty2600.7%With a vision difficulty2370.6%With a cognitive difficulty9863.7%With an ambulatory difficulty1130.4%With a self-care difficulty3401.3%Age 18 to 64 - total persons with a disability14,20013.1%With a hearing difficulty1,8301.7%With a vision difficulty1,4721.4%With a cognitive difficulty4,7084.3%With a ambulatory difficulty4,4484.1%With a self-care difficulty1,7421.6%With an independent living difficulty7,2169.5%Age 65 and over - total persons with a disability15,97459.0%With a vision difficulty4,41816.3%With a vision difficulty1,7366.4%With a cognitive difficulty2,1828.1%	Disability by Age	Disabilities	%
With a vision difficulty With a cognitive difficulty 986 3.7% With an ambulatory difficulty 113 0.4% With a self-care difficulty 340 1.3%  Age 18 to 64 - total persons with a disability 14,200 With a hearing difficulty 1,830 1.7% With a vision difficulty 1,472 1.4% With a cognitive difficulty 4,708 With a ambulatory difficulty 4,448 With a self-care difficulty 4,448 With a self-care difficulty 7,216 With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability With a vision difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	Age under 18 - total persons with a disability	1,936	6.7%
With a cognitive difficulty With an ambulatory difficulty With a self-care difficulty  Age 18 to 64 - total persons with a disability With a hearing difficulty With a vision difficulty 1,830 1.7% With a vision difficulty 1,472 1.4% With a cognitive difficulty 4,708 With a ambulatory difficulty 4,448 With a self-care difficulty 4,448 With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability With a vision difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With a hearing difficulty	260	0.7%
With an ambulatory difficulty With a self-care difficulty  Age 18 to 64 - total persons with a disability With a hearing difficulty 1,830 1.7% With a vision difficulty 1,472 1.4% With a cognitive difficulty 4,708 With a ambulatory difficulty 4,448 With a self-care difficulty 7,216 With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability With a vision difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With a vision difficulty	237	0.6%
With a self-care difficulty  Age 18 to 64 - total persons with a disability  With a hearing difficulty  With a vision difficulty  1,830  1.7%  With a cognitive difficulty  4,708  With a ambulatory difficulty  4,708  With a ambulatory difficulty  4,448  4.1%  With a self-care difficulty  7,216  With an independent living difficulty  7,216  Age 65 and over - total persons with a disability  With a hearing difficulty  4,418  16.3%  With a vision difficulty  1,736  6.4%  With a cognitive difficulty  2,182  8.1%	With a cognitive difficulty	986	3.7%
Age 18 to 64 - total persons with a disability14,20013.1%With a hearing difficulty1,8301.7%With a vision difficulty1,4721.4%With a cognitive difficulty4,7084.3%With a ambulatory difficulty4,4484.1%With a self-care difficulty1,7421.6%With an independent living difficulty7,2169.5%Age 65 and over - total persons with a disability15,97459.0%With a hearing difficulty4,41816.3%With a vision difficulty1,7366.4%With a cognitive difficulty2,1828.1%	With an ambulatory difficulty	113	0.4%
With a hearing difficulty 1,830 1.7% With a vision difficulty 1,472 1.4% With a cognitive difficulty 4,708 4.3% With a ambulatory difficulty 4,448 4.1% With a self-care difficulty 1,742 1.6% With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability 15,974 59.0% With a hearing difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With a self-care difficulty	340	1.3%
With a vision difficulty  With a cognitive difficulty  With a ambulatory difficulty  With a self-care difficulty  With an independent living difficulty  Age 65 and over - total persons with a disability  With a vision difficulty  With a cognitive difficulty  1,742  1.6%  7,216  9.5%  Age 65 and over - total persons with a disability  With a hearing difficulty  4,418  16.3%  With a cognitive difficulty  2,182  8.1%	Age 18 to 64 - total persons with a disability	14,200	13.1%
With a cognitive difficulty 4,708 4.3% With a ambulatory difficulty 4,448 4.1% With a self-care difficulty 1,742 1.6% With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability 15,974 59.0% With a hearing difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With a hearing difficulty	1,830	1.7%
With a ambulatory difficulty 4,448 4.1% With a self-care difficulty 7,216 9.5%  Age 65 and over - total persons with a disability With a hearing difficulty 4,418 4.1% With a vision difficulty 4,418 16.3% With a cognitive difficulty 2,182 8.1%	With a vision difficulty	1,472	1.4%
With a self-care difficulty 1,742 1.6% With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability 15,974 59.0% With a hearing difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With a cognitive difficulty	4,708	4.3%
With an independent living difficulty 7,216 9.5%  Age 65 and over - total persons with a disability 15,974 59.0%  With a hearing difficulty 4,418 16.3%  With a vision difficulty 1,736 6.4%  With a cognitive difficulty 2,182 8.1%	With a ambulatory difficulty	4,448	4.1%
Age 65 and over - total persons with a disability15,97459.0%With a hearing difficulty4,41816.3%With a vision difficulty1,7366.4%With a cognitive difficulty2,1828.1%	With a self-care difficulty	1,742	1.6%
With a hearing difficulty 4,418 16.3% With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	With an independent living difficulty	7,216	9.5%
With a vision difficulty 1,736 6.4% With a cognitive difficulty 2,182 8.1%	Age 65 and over - total persons with a disability	15,974	59.0%
With a cognitive difficulty 2,182 8.1%	With a hearing difficulty	4,418	16.3%
	With a vision difficulty	1,736	6.4%
MED 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	With a cognitive difficulty	2,182	8.1%
With an ambulatory difficulty 5,773 21.3%	With an ambulatory difficulty	5,773	21.3%
With a self-care difficulty 1,865 6.9%	With a self-care difficulty	1,865	6.9%
With an independent living difficulty 4,343 16.0%	With an independent living difficulty	4,343	16.0%

Source: 2018 ACS, 5-year data Table S1810

Note: Numbers represent persons with a disability. Persons may report more than one disability.

#### **Developmentally Disabled**

As defined by federal law, "developmental disability" means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas
  of major life activity: a) self-care; b) receptive and expressive language;
  c) learning; d) mobility; e) self-direction; f) capacity for independent living; or
  g) economic self-sufficiency;
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of

assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The San Diego Regional Center (SDRC)<sup>10</sup> is a private, nonprofit 501c3 organization that contracts with the state of California to provide assistance and coordination of supportive services to persons with developmental disabilities in San Diego County and adjacent Imperial County. SDRC serves as a clearinghouse in the region through which a person with a developmental disability and his or her family can obtain services and be linked to other community resources in the area. It is the philosophy of the Regional Center that each consumer shall be provided with the maximum opportunity to participate in everyday living experiences that promote their development to the highest potential and their full participation in the community.

As of June 2019, San Diego Regional Center served 27,654 clients. Of those, 1,402 clients live in the Oceanside zip codes 92054, 92056, 92057 and 92058. Currently 739 of the clients who live in Oceanside are under the age of 18 and 663 clients over the age of 18. Of the 1,348 clients who live in Oceanside for whose residency status is known, 89% live with a parent/guardian, 5% live in independent/supported living facilities, 6% live in community care facilities, and 1% live in intermediate care facilities.

# 2. Elderly

The 2018 ACS reported 12,259 owner-occupied households and 4,045 renter-occupied households in Oceanside where the householder was 65 or older (Table 15). About 35% of homeowners and 15% of renters were age 65+ at the time of the survey. Many elderly persons are dependent on fixed incomes and/or have a disability. Elderly homeowners may be physically unable to maintain their homes or cope with living alone. The housing needs of this group can be addressed through smaller units, second units on lots with existing homes, shared living arrangements, assisted living facilities and housing assistance programs.

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<sup>10</sup> www.sdrc.org

Table 15: Elderly Households by Tenure

Householder Age	Owner	Owners		Renters		
	Households	%	Households	%		
Under 65 years	22,474	65%	22,878	85%		
65 to 74 years	6,479	19%	2,437	9%		
75 to 84 years	4,163	12%	1,076	4%		
85 and over	1,617	5%	532	2%		
Total households	34,733	100%	26,923	100%		

Source: 2018 ACS 5-year estimates, Table B25007

# 3. Large Households

Household size is an indicator of need for large units. Large households are defined as those with five or more members. Census data showed that about 9% of owner households and about 15% of renter households in Oceanside had 5+ members (Table 16). This distribution indicates that the need for large units with three or more bedrooms is relatively low compared to the need for smaller units.

Table 16: Household Size by Tenure

Household Size	Owne	Owners		Renters		
Housellolu Size	Households	%	Households	%		
1 person	7,993	23%	7,119	26%		
2 persons	13,338	38%	8,009	30%		
3 persons	5,366	15%	4,238	16%		
4 persons	4,675	13%	3,683	14%		
5 persons	2,103	6%	2,026	8%		
6 persons	745	2%	1,008	4%		
7+ persons	513	1%	840	3%		
Total households	34,733	100%	26,923	100%		
Avg. household size	2.75		2.94			

Source: 2018 ACS 5-year estimates Table B25009

# 4. Female-Headed Households

Female-headed households represent about 8% of owner households and 15% of renter households (Table 17). Households headed by either a single male or single female without a spouse present are likely to have lower incomes and more difficulty finding affordable housing.

Table 17: Household Type by Tenure

Harrach ald Trus	Owne	ers	Renters		
Household Type	Households	%	Households	%	
Married couple family	21,320	61%	10,315	38%	
Male householder, no wife present	1,288	4%	2,111	8%	
Female householder, no husband present	2,724	8%	4,100	15%	
Non-family households	9,401	27%	10,397	39%	
Total households	34,733	100%	26,923	100%	

Source: 2018 ACS 5-year estimates, Table S2501

#### 5. Farm Workers

Farm workers are traditionally defined as persons whose primary income is from seasonal agricultural work. Historically, San Diego County's economy had a large agriculture component. While there are still active farming areas, shifts in the local economy to production and service-oriented sectors have curtailed agricultural production within the county.

Census estimates of agricultural employment for Oceanside and San Diego County are shown in Table 18. About 22,600 persons were employed in agricultural occupations in San Diego County, with about 4% of those residing in Oceanside. The state Employee Housing Act<sup>11</sup> limits the extent to which local governments can regulate housing for farmworkers.

Table 18: Agricultural Employment

	Oceanside	San Diego County
Workers	998	22,589
Source: 2018 ACS 5-y	ear estimates Table	e S2405

There is significant farming activity in Oceanside within South Morro Hills Neighborhood Planning Area. The South Morro Hills area encompasses 3,440 acres and produces a variety of crops, including container plants, berries, avocadoes, and citrus fruits. Of the approximately 3,440 acres of land in South Morro Hills, 2,620 acres are in agricultural use, representing 11% of land in agricultural use in the county. The top five (5) crops in the SMH Plan Area by size include: outdoor container plants, strawberries, avocados, and tomatoes. It is the last remaining agricultural area in the coastal region of San Diego County, with soils and microclimate not found anywhere else in California.

While the area's existing Agricultural designation is primarily intended to support farming, Oceanside's Zoning Ordinance does allow for parcels to be subdivided into 2.5-acre lots and developed with one single-family residence per parcel as long as the residential development does not interfere with agricultural activities. In recent years, the local farming community has indicated that it has become increasingly difficult and less profitable to farm due to cost of water, labor, and competition from agricultural products that now are imported into the U.S. from the far corners of the world.

The City of Oceanside, in partnership with Visit Oceanside and the South Morro Hills Association, prepared an Agritourism Strategic Plan in 2017, intended to promote agritourism efforts as a way to provide supplemental income to support farming. The City is currently preparing a Community Plan for South Morro Hills to establish future land use and growth policies for the area. The Community Plan will inform local policy in the creation of an agritourism area within the city and respond to property owners' interest in in developing residential uses in the South Morro Hills Community Plan area greater densities than currently permitted under the current General Plan land use designation.

In conversations between staff and local farms, there has not been a demand for farmworker housing – farm operators actually have difficulty retaining a labor force. Given the proximity to San Diego and urban areas, there is low demand for housing for seasonal

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<sup>&</sup>lt;sup>11</sup> California Health and Safety Code Sec. 17021.5 and 17021.6

workers as well. As part of the South Morro Hills Community Plan, the City is encouraging workforce/farm labor housing in conjunction with potential large scale agritourism projects.

#### 6. Homeless Persons

**Overview**. Throughout the country, homelessness is a serious problem. Factors contributing to the rise in homelessness include: the general lack of housing affordable to low- and moderate-income persons; increases in the number of persons whose incomes fall below the poverty level; reductions in public subsidies for the poor; and the de-institutionalization of the mentally ill.

The Stewart B. McKinney Homeless Assistance Act (42, U.S.C. 1130, et seq. 1994) defines a "homeless" person as an individual who lacks a fixed, regular, and adequate nighttime residence, or an individual whose primary nighttime residence is:

- a. A supervised publicly or privately operated shelter designed to provide temporary living accommodations;
- b. An institution that provides a temporary residence for individuals intended to be institutionalized:
- c. A public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings.

The McKinney-Vento Act (§725(2); 42 U.S.C. 11435(2)) defines a person "at-risk" of becoming homeless as an individual who faces imminent eviction (within a week) from a private dwelling or institution and who has no subsequent residence or resources to obtain housing. People are also at risk of homelessness when they experience a sudden drop in income, a rise in housing costs, and/or they do not have the skills necessary to manage their limited resources. According to the National Coalition for the Homelessness (NCH), most individuals at risk of homelessness are on a fixed income or are marginally employed and have few ties to family and friends.

**The San Diego Regional Continuum of Care Council.** Each year the U.S. Department of Housing and Urban Development (HUD) allocates homeless assistance grants to organizations that participate in local homeless assistance program planning networks. Each of these networks is called a Continuum of Care (CoC). The CoC process encourages communities within a geographic area to collaborate to create a comprehensive network of programs designed to meet the needs of the local homeless population.

In San Diego this process is run by the San Diego Regional Continuum of Care Council (RCCC). The RCCC is comprised of representatives of local jurisdictions, community-based organizations, local housing authorities, the Regional Task Force on the Homeless<sup>12</sup> (RTFH), governmental agencies, labor organizations, health service agencies, homeless advocates, consumers, the faith community, and research, policy and planning groups.

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<sup>&</sup>lt;sup>12</sup> More information on the Regional Task Force on the Homeless can be found at <a href="http://www.rtfhsd.org/">http://www.rtfhsd.org/</a>

Homeless Population in San Diego County and the City of Oceanside. Since 2005 the San Diego region has conducted annual Point-in Time (PIT) counts of the homeless. The PIT survey, conducted in late January each year, represents a snapshot of the total homeless population, both sheltered and unsheltered. Sheltered homeless include those occupying shelter beds or transitional housing facilities, while the unsheltered homeless are counted by observation. The most recent available PIT survey data of unsheltered homeless was conducted over three days, beginning at 4 a.m. on January 23, 2020.

The 2020 PIT estimate of the total homeless population in San Diego County by subregion is shown in Figure 5. The North County Coastal subregion, comprised of the cities of Oceanside, Carlsbad, Encinitas, Solana Beach and Del Mar, was estimated to contain 502 homeless persons, or about 6.7% of the county total. Specifically, Oceanside's homeless population was estimated to be 408 persons, of which 166 (41%) were sheltered and 242 (59%) were unsheltered.

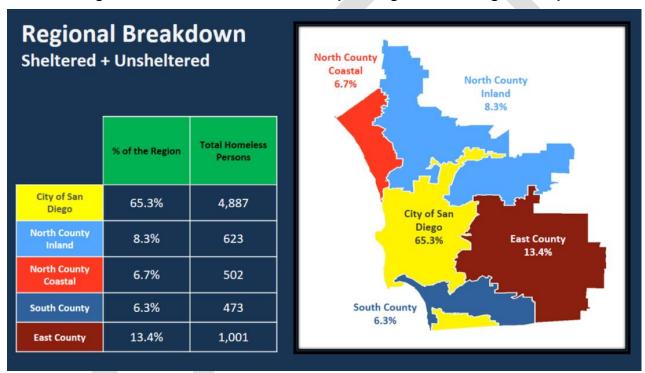


Figure 5: 2020 Homeless Estimates by Subregion – San Diego County

# G. Assisted Housing at Risk of Conversion

Housing Element law requires jurisdictions to analyze the potential for assisted housing developments to convert to market-rate during the next ten years, and to implement a program to preserve the affordability of these projects whenever feasible. According to City and HUD data, the City of Oceanside has four affordable housing developments with 264 assisted units in which the earliest potential date of subsidy termination could occur during the 10-year period 2021 to 2031 (Table 19).

When rent subsidies and restrictions expire, lower income tenants may face steep rent increases or even be displaced outright. The affected housing units are referred to as "at-

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risk" of conversion. These units include projects receiving state and/or federal assistance and units created through local inclusionary housing, redevelopment, density bonus, or bond financing programs.

# 1. Cost of Replacement Housing

State law requires the analysis of at-risk housing to identify "the total cost of producing new rental housing that is comparable in size and rent levels, to replace the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments." Based on the City's recent experience with affordable housing projects, typical development cost is estimated at \$300,000 per unit, excluding land costs. Therefore, if all 264 of the at-risk units were lost during the next 10 years, the total replacement cost would be approximately \$79 million, excluding land costs.

# 2. Preservation Cost Analysis

Preserving the affordability of existing units is a primary goal of the City of Oceanside. This part of the analysis estimates the potential cost of preserving the at-risk units through the purchase of affordability covenants. Preservation cost is estimated as the difference between market rent and affordable rent. Assuming an "affordability gap" of approximately \$719 per month per unit<sup>13</sup>, the total cost of preserving 264 units would be at least approximately \$189,816 per month or \$2.3 million per year.

The following nonprofit housing developers are active in North San Diego County and could assist the City in the preservation of at-risk units:

- Community Housing Works, San Diego
- National Community Renaissance
- Wakeland Housing and Development
- Eden Housing
- Bridge Housing

There also are private developers in the North County, including the owners of the at-risk projects themselves, who might be interested in participating in their preservation. Such developers may have access to state and federal tax credit funding and to rehabilitation loans through the City's various programs.

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<sup>&</sup>lt;sup>13</sup> Assuming affordable units are 1-bedroom units, average subsidy per unit for each project is estimated with the following assumptions:

<sup>•</sup> A 1-BR unit is assumed to be occupied by a 1-person household

Affordable monthly rent cost for a 1-person very low- income household is \$847 based on 2020 Area
 Median Income in San Diego County

<sup>•</sup> HUD 2020 Fair Market Rents in the San Diego MSA is \$1,566 for a 1-bedroom unit The affordability gap is the difference between the affordable monthly rent cost and the HUD Fair Market rent (\$1,566-\$847 = \$719).

Table 19: Assisted Low Income Rental Units Subject To Termination

		Affordable	Total	Construction	Expiration Date
Project Name	Street Address	Units	Units	Completion	Expiration Date
Mar Vista House	4602 Allende St., Oceanside 92057	6	6	2007	2/28/2021
North River Club Apartments	4520 North River Rd., Oceanside 92057	56	56	1986	4/30/2025
Riverview Springs	4398 Rainier Way, Oceanside 92054	72	72	1991	2025
Ocean Breeze Senior Villas	940-960 Vine St., Oceanside 92054	130	130	1986	2026
El Dorado (HUD 236)	115 S. Clementine St., Oceanside 92054	83	86	1996	8/31/2032
Silvercrest (HUD 202)	3839 Lake Blvd., Oceanside 92054	68	68	1988	5/16/2033
Marisol Apartments	1119 S. Tremont St., Oceanside 92054	22	22	1997	2036
SER/ La Corona Apartments	1214 & 1220 Division St., Oceanside 92054	23	24	1999	2038
Veteran's Transition Housing	2195 Oceanside Blvd., Oceanside 92054	72	72	1986	2048
WRC	1963 Apple St., Oceanside 92054	22	22	1995	2049
Solutions for Change HOME	4818 Siesta Drive, Oceanside 92057	1	1	2010	2050
Vintage Pt. I	1701 Bush St., Oceanside 92058	131	136	2003	2052
Old Grove Apartments	235 Via Pelicano, Oceanside 92057	56	56	2003	2058
Solutions for Change/HOME	722 W. California, Vista 92083	10	5	2004	2058
Hallmark	4198 Summerview Way, Oceanside 92056	1	1	2004	2059
Hallmark	4194 Summerview Way, Oceanside 92056	1	1	2004	2059
Vintage Pt. II	1923 Bush St., Oceanside 92058	186	186	2004	2059
La Mision Village	3210 Mission Ave., Oceanside 92056	80	80	2006	2063
Country Club Apartments	201 Country Club, Oceanside 92054	90	90	2009	2064
Libby Lake Village	4700 North River Rd., Oceanside 92057	20	20	2008	2064
Interfaith/HOME	345 Garfield St., Oceanside 92054	4	4	2011	2065
Lil Jackson Sr. Community	3512 Lake Blvd., Oceanside 92056	80	80	2010	2065
Shadow Way Apartments	4707 Yuma Ave., Oceanside 92057	144	144	2010	2065
Solutions for Change HOME	3957 Cameo Drive, Oceanside 92056	1	1	2010	2065
Beachwalk at Cassidy	301 Cassidy, #7, Oceanside 92054	1	1	2015	2070
Laguna Mobile Estates	276 N. El Camino Real, Oceanside 94058	55	272	1998	2072
Mission Cove Family I	3229 Mission Cove Way, Oceanside 92054	89	90	2017	2072
Mission Cove Family II	3230 Mission Cove Way, Oceanside 92054	59	60	2017	2072
Mission Cove Seniors	3229 Mission Cove Way, Oceanside 92054	137	138	2016	2072
Villa Storia	4250 Corte Sol, Oceanside 92057	37	38	2017	2072
North Coast Terrace	402 N. Weitzel Street, Oceanside 92054	31	32	2017	2082
Cape Cod Villas	1710 Maxon St., Oceanside 92056	35	36	2009	2107
Total At-Risk Units		264	264		
Total Units		1,803	2,030		

Sources: City of Oceanside; August 2020. Multifamily Assistance & Section 8 Database, HUD, Jan 29, 2021.

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Potential funding sources to assist in the preservation of at-risk units include CDBG and HOME funds. The City could use these funds to provide gap financing to assist nonprofits in acquiring an ownership share in the complexes containing at-risk units. In addition, the California Department of Housing and Community Development (HCD) has a multi-family housing program that provides deferred payment loans for the acquisition and rehabilitation of at-risk units. These funds typically are used to leverage additional investment from the private sector. The California Housing Finance Agency (CalHFA) also may provide subsidy assistance for the acquisition of below-market projects. The City has also identified inclusionary "in-lieu" fees, Low Income Housing Tax Credits (LIHTC), and state Permanent Local Housing Allocations as potential funding sources to assist with preservation of units.

The City also will explore direct negotiations with at-risk project owners to extend the terms of the affordability restrictions. There may be financial incentives the City can offer, or disincentives to raising the rents to market levels. This is particularly true if the owner is seeking additional bond financing, rehabilitation assistance, or conducting other transactions which require City approval or participation. To the extent feasible, extensions of below-market rental agreements should try to keep the units affordable for as long as possible.

# H. Housing Constructed, Demolished or Converted within the Coastal Zone

California Government Code §65588(d) requires that the Housing Element update take into account any low- or moderate-income housing provided or required in the Coastal Zone pursuant to Section 65590 (the Mello Act<sup>14</sup>). State law requires that jurisdictions monitor the following:

- The number of new housing units approved for construction within the Coastal Zone (after January 1, 1982);
- The number of low- or moderate-income units required to be provided in new developments either within the Coastal Zone or within three miles of the Coastal Zone;
- The number of existing housing units in properties with three or more units occupied by low- or moderate-income households that have been authorized for demolition or conversion since January 1, 1982; and
- The number of low- or moderate-income replacement units required within the Coastal Zone or within three miles of the Coastal Zone.

Table 20 provides these statistics for the City of Oceanside from 1982 through 2020. As discussed in the analysis of sites for housing development in Chapter III (Resources and Opportunities), commercial areas within the Coastal Zone are expected to accommodate a significant number of new housing units in the next planning period.

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<sup>14</sup> The Mello Act in part requires replacement of affordable units demolished or converted within the coastal zone.

Units Category 1982-1999 2000-2004 2005-2012 2013-2020 Number of new units approved for construction in the Coastal 196 645 0 920\* Zone after January 1, 1982: Number of new units for low- and moderate-income households required to be provided either within the coastal zone or within 0 0 0 0 three miles of it: Number of units occupied by low- and moderate-income 93 5 0 0 households authorized to be demolished or converted: Number of units for low- and moderate-income households required either within the coastal zone or within three miles of it in 0 0 93 5 order to replace those demolished or converted:

Table 20: Coastal Zone Housing Units 1982-2020

# I. Future Housing Needs

# 1. Overview of the Regional Housing Needs Assessment

The Regional Housing Needs Allocation (RHNA) developed and adopted by SANDAG covers the growth projection and planning period from June 30, 2020 through April 15, 2029<sup>15</sup>. The RHNA assigns a housing production to each jurisdiction in the region. Oceanside must identify adequate land with appropriate zoning and development standards to accommodate its allocation of the regional housing need.

In accordance with Government Code §65584, the RHNA plan distributes total housing need for each jurisdiction among the following four income categories:

- Very low income (50% or less of county median income)
- Low income (51-80% of county median income)
- Moderate income (81-120% of county median income)
- Above moderate income (over 120% of county median income)

#### 2. 2021-2029 Oceanside Growth Needs

The total housing growth need allocated to the City of Oceanside for the 2021-2029 Housing Element 5,443 units. This total is distributed by income category as shown in Table 21. While not explicitly addressed in the RHNA, state law<sup>16</sup> now requires the Housing Element to also estimate the future needs of extremely-low-income (ELI) households. As provided by state law, the ELI need has been estimated to be 50% of the very-low category, or 634 units during this planning period.

<sup>\* 549</sup> converted; 371 entitled as of August 2020.

<sup>&</sup>lt;sup>15</sup> The RHNA Planning period (June 30, 2020 – April 15, 2029) is slightly longer than the Housing Element planning period (April 15, 2021 – April 15, 2029)

<sup>16</sup> California Government Code §65583(a)(1)

Table 21: Oceanside Housing Growth Needs 2021-2029

Very Low*	Low	Moderate	Above Mod	Total
1,268	718	883	2,574	5,443
23%	13%	16%	47%	100%

Source: SANDAG 2020

All new units built after June 30, 2020<sup>17</sup> are credited toward the RHNA for this period. A discussion of the City's growth need and potential development sites that could accommodate this need is provided in Chapter III.

<sup>\*</sup>Includes extremely-low households, estimated to be one-half the very-low need (634 units)

<sup>17</sup> For the San Diego region, the regional growth *projected* by the State was for the period between June 30, 2020 and April 15, 2029. However, the Housing Element is an eight-year document covering the planning period from April 15, 2021 to April 15, 2029. Thus, units built after June 30, 2020 can be credited towards the 6th Cycle planning period.

# III. RESOURCES AND OPPORTUNITIES

A variety of resources are available for the development, rehabilitation, and preservation of housing in Oceanside. This chapter provides an overview of the land resources and development opportunities available to address the City's overall regional housing need allocation, while describing the financial and administrative resources available to facilitate the provision of affordable housing. Additionally, this chapter discusses opportunities for energy conservation, which can lower utility costs and increase housing affordability.

# A. Land Resources

As discussed in the previous chapter, Oceanside's housing growth need for the 2021-2029 period has been established as 5,443 units. The Housing Element is required to identify adequate sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction's share of the regional housing need for all income levels<sup>18</sup>. This "adequate sites" requirement may be satisfied in the following ways:

- New housing units permitted after the beginning of the planning period (June 30, 2020);
- New projects "in the pipeline" that have been approved for development or are currently under review; or
- Potential new units that could be built on vacant or underutilized properties.

# 1. Progress Toward the RHNA 2021-2029

The City's progress toward the RHNA during 2021-2029 is described below and summarized in Table 22. Detailed information on the progress is summarized in Appendix B.

Table 22: Progress Toward the 2021-2029 RHNA

Income Categories	ADU	Approved	Entitled	Under Review	Total Credits	RHNA	Remaining Need
EL/ VL	0	26	0	0	26	1,268	1,242
Low	80	11	0	0	91	718	627
Mod	560	0	0	0	560	883	323
Above Mod	0	713	118	1,343	2,174	2,574	400
Total	640	750	118	1,343	2,851	5,443	2,592

Source: City of Oceanside, 2021

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<sup>&</sup>lt;sup>18</sup> Government Code §65583.2

# 2. Sites Inventory Compared to the RHNA

Section 65583(a)(3) of the Government Code requires Housing Elements to contain an "inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites." A detailed analysis of potential development sites is contained in Appendix B and summarized in Table 23 below. The analysis demonstrates that the City's total land inventory does not have adequate sotes without rezoning to accommodate the RHNA allocation. As discussed in the analysis of non-governmental constraints (Chapter IV), there sites were elected along commercial corridors and infill sites where there are no infrastructure deficiencies that would preclude development commensurate with the level of need identified in the RHNA.

Table 23: Land Inventory Summary

		l <sub>r</sub>	ncome Category		
	Very Low	Low	Moderate	Above Moderate	Total
RNHA	1,268	718	883	2,574	5,443
Credits	26	91	560	2,174	2,851
Net Remaining RHNA 2021-2029	1,242	627	323	400	2,592
Net Remaining RHNA 2021-2029 (combined)	1,869		72	23	2,592
Sites w/o Rezoning	867		57	74	1,441
Vacant sites	88		47	79	567
Underutilized sites	779		9	5	874
Corridor Sites	3,240		1,6	511	4,851
Vacant sites	824		2,4	16	3,240
Underutilized sites	1,019		59	92	1,611
Total sites inventory	4,107		2,1	85	6,292
Shortfall/Surplus	+2,238		+1,	462	3,700
Adequate Sites?	Yes		Ye	es	

Source: City of Oceanside, 2021

# B. Financial and Administrative Resources

## State and Federal Resources

**Community Development Block Grant Program (CDBG)** - Federal funding for housing programs is provided by the Department of Housing and Urban Development (HUD). The CDBG program is flexible in that funds can be used for a wide range of activities including acquisition and or disposition of real estate, public facilities and improvements, relocation, rehabilitation and construction of housing, home ownership assistance, and clearing activities. Oceanside is an "entitlement city" and receives CDBG funds directly from HUD. The current level of CDBG funding is approximately \$1.3 million per year.

**Home Investment Partnership (HOME) Program** – Activities that are expected to be supported by HOME funds include new construction and acquisition/rehabilitation of affordable housing. The current level of HOME funding is approximately \$650,000 per year.

**Section 8 Rental Assistance** – The City applies to the U.S. Department of Housing and Urban Development (HUD) for local allocations of Section 8 Housing Choice Vouchers, which provide rent subsidies to very low income residents (up to 50% AMI). Under the Section 8 program, most tenants pay about 30 percent of their income for rent. The remainder – the difference between what the tenant pays and the actual rent – is paid directly to the landlord by the public housing agency. The City's ability to expand or even maintain this program at its current level is dependent upon the annual Federal budget process. Recent indications from HUD are that Federal support for Section 8 will not be expanded. The number of vouchers allocated to Oceanside has fluctuated based on federal funding levels but has been approximately 1,600 in recent years.

**SB2 Grants** - In 2017, Governor Brown signed a 15-bill housing package aimed at addressing the State's housing shortage and high housing costs. Specifically, it included the Building Homes and Jobs Act (SB 2, 2017), which establishes a \$75 recording fee on real estate documents to increase the supply of affordable homes in California. Because the number of real estate transactions recorded in each county will vary from year to year, the revenues collected will fluctuate.

The first year of SB 2 funds are available as planning grants to local jurisdictions. The City of Oceanside received \$310,000 for planning efforts to facilitate housing production. For the second year and onward, 70 percent of the funding will be allocated to local governments for affordable housing purposes. A large portion of year two allocations will be distributed using the same formula used to allocate federal Community Development Block Grants (CDBG). Oceanside is eligible for an estimated \$650,000 from funding received during FY 2019-2020.

**Low-Income Housing Tax Credit Program** - The Low-Income Housing Tax Credit Program was created by the Tax Reform Act of 1986 to provide an alternate method of funding low-and moderate-income housing. Each state receives a tax credit, based upon population, toward funding housing that meets program guidelines. The tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. Limitations on projects funded under the Tax Credit programs include minimum requirements that a certain percentage of units remain rentrestricted, based upon median income, for a term of 15 years.

The City will seek to gain funding for the development of affordable housing through the LIHTC program. Investors receive a credit against federal tax owed in return for providing funds to developers to build or renovate housing for low-income households. The capital subsidy allows rents to be set below the cost of development and maintenance of the property.

# C. Energy Conservation Opportunities

The primary uses of energy in urban areas are for transportation, lighting, water heating, and space heating/cooling. The high cost of energy and the environmental impacts of energy consumption demand that efforts be taken to reduce or minimize the overall level of urban energy consumption.

Significant reduction in energy use can be achieved through the coordination of land development and transportation infrastructure, a fundamental component of smart growth. While housing development in Oceanside was historically characterized by low-density neighborhoods without close proximity to transit service and other services, future housing growth in the City is expected to occur primarily within existing transit corridors and Smart Growth Opportunity Areas, as identified on the regional Smart Growth Concept Map. New housing in these areas will allow residents to live within walking distance of bus and rail transit as well as essential commercial services and recreational amenities. Increased walkability is expected to reduce vehicle miles traveled (VMT) in private automobiles, which constitutes a major source of non-renewable energy consumption in Oceanside.

Title 24, Building Energy Standards for Residential Development, establishes energy budgets or maximum energy use levels for dwelling units. The standards of Title 24 supersede local regulations, and mandate implementation by local jurisdictions. The City will continue strict enforcement of local and state energy regulations for new residential construction, and continue providing residents with information on energy efficiency.

The City's goal is to achieve maximum use of conservation measures and alternative, renewable energy sources in new and existing residences. By encouraging and assisting residents to utilize energy more efficiently, the need for costly new energy supplies, and the social and economic hardships associated with any future shortages of conventional energy sources, will be minimized.

All of the properties included in the housing sites inventory (see Appendix B) are situated within transit-served corridors and in close proximity to key public and commercial amenities. Accommodating the City's future housing growth in these walkable areas is expected to reduce VMT and minimize energy consumption associated with the provision of water and the disposal of both wastewater and solid waste.

The City, with help from the Energy Policy Initiatives Center of the University of San Diego and the CivicSpark AmeriCorps Program, prepared community and municipal GHG inventories based on emissions in 2013, the earliest year from which data was available. According to the City's 2013 baseline GHG emissions inventory, roughly 96 percent of the City's GHG emissions are generated in the private sector (with the remaining four percent stemming from municipal operations). Energy use in the City's existing building stock (i.e., electricity and natural gas) accounts for roughly 43 percent of total emissions. Although state law does not require that GHG emission be addressed in the General Plan, the California Environmental Quality Act requires that GHG emissions be assessed and mitigated as part of environmental review of any proposed changes to the general plan. In May 8, 2019, the City Council approved an amendment adopting a new Energy and Climate Action Element (ECAP), including a Climate Action Plan (CAP).

The CAP proposes a range of specific actions intended to reduce greenhouse gas (GHG) emissions in a manner consistent with state goals. These actions promote energy efficiency, renewable energy, alternative transportation, solid waste reduction and diversion, water conservation, local agriculture, and urban forestry The ECAP provides policy support for the CAP and includes additional goals and policies meant to promote the City's long-term environmental sustainability. The ECAP is expected to provide important guidance for the updating of the City's other General Plan elements, including the Land Use Element, Community Facilities Element, and Environmental Resources Management Element.



# IV. CONSTRAINTS

## A. Governmental Constraints

# 1. Land Use Plans and Regulations

#### a. General Plan

Last amended comprehensively in 1986, the Land Use Element sets forth the City's policies for guiding local land use and development. These policies, together with the zoning regulations, establish the amount and distribution of land to be allocated for different uses within the City. Table 240 shows the eight General Plan residential land use designations which support a variety of housing types, ranging from very-low-density single-family estate residential development at 0.5 to 3.5 units per acre to high-density multi-family development at 21 to 43 units per acre. Allowable densities for these residential designations are expressed as density ranges that extend from a base density to a maximum density achievable through the fulfillment of certain criteria intended to promote high-quality development.

Table 24: Residential Land Use Categories – Oceanside General Plan

Designation	Base Density <sup>1,2</sup>	Maximum Density <sup>3</sup>	Residential Zoning Designations
Estate A (EA-R)	0.5	0.9	RE-A
Estate B (EB-R)	1.0	3.5	RE-B, RE-A <sup>4</sup>
Single Family Detached (SFD-R)	3.6	5.9	RS, RE-B⁴
Medium Density A (MDA-R)	6.0	9.9	RM-A, RS <sup>4</sup>
Medium Density B (MDB-R)	10.0	15.0	RM-B, RT <sup>4</sup> , RM-A <sup>4</sup> , RS <sup>4</sup>
Medium Density C (MDC-R)	15.1	20.9	$RM ext{-}C,RT^4,RM ext{-}B^4,RM ext{-}A^4, \\ RS^4$
High Density (HD-R)	21.0	28.9	RH, RT <sup>4</sup> , RM-C <sup>4</sup>
Urban High Density (UHD-R)	29.0	43.0	RT, RH-U, RH⁴

Source: City of Oceanside General Plan, 2002

In 2013 Policy 2.32 of the General Plan Land Use Element was amended to revise the criteria and findings required for projects to exceed the base density in residential areas. The criteria as revised, which are intended to reduce potential constraints to development of affordable workforce housing, are as follows:

- 1) High quality architectural design and materials that mitigate the potentially adverse impacts of higher density and increased scale;
- 2) High quality landscape/hardscape design and materials that soften the appearance of associated development and contribute to a sustainable, attractive, and pedestrian-friendly streetscape;
- 3) Functional, sustainable and visually appealing common open space areas;

<sup>1.</sup> Density expressed in dwelling units per gross acre.

<sup>2.</sup> Appropriate density for projects in compliance with existing standards established by City policy.

<sup>3.</sup> Potential density for projects that exceed standards established by established City policy.

<sup>4.</sup> If found to be consistent with that designated land use and surrounding land uses

- 4) Consolidation of existing legal lots to provide unified site design;
- 5) Initiation of residential development in appropriate commercial zones;
- 6) Participation in the City's Housing, Conservation, Public Safety, and/or Historical Preservation programs; or
- 7) Innovative design and/or construction methods which further the goals of the General Plan.

These changes have created a standard of review for proposals to exceed base density, establishing that such projects should demonstrate the same level of quality expected of projects that conform to base density, rather than a superiority of design or an abundance of amenities that would likely render the provision of inclusionary units financially infeasible. With these changes, projects exceeding base density are no longer expected to provide off-site improvements beyond those otherwise required, larger-than-average dwelling units, or smaller-than average building footprints.

Like Policy 2.32 as previously articulated, the revised criteria are not applied wholesale to all projects but instead selectively on a case-by-case basis. For instance, the lot consolidation criterion (#4) would not be applied to restrict a viable small-lot project but to encourage lot consolidation as a means of achieving higher densities through more efficient site design (e.g., shared driveways, common open space). Similarly, Criterion #5 would be applied not to limit exceedance of base density in residential areas but to encourage the congruous integration of housing into commercial districts, in order to promote walkability and synergistic land use.

In addition to the residential land use designations, the General Plan identifies four Special Management Areas which allow exclusive residential development or mixed-use residential in designed areas. Three of these areas, Rancho Del Oro, Del Oro Hills, and the Sterling Property are fully developed in accordance with adopted specific plans. The fourth Special Management Area is the 375-acre Downtown Project Redevelopment Project Area, which is regulated by the Downtown Zoning Ordinance. With the state legislation eliminating redevelopment agencies, implementation responsibility has shifted from the Oceanside Community Development Commission to its successor agency, the Oceanside City Council.

# **Local Coastal Program**

Portions of Oceanside are located within the coastal zone, the area designated by the State for special protections under the Coastal Act. Oceanside has adopted a Local Coastal Program to regulate development within the coastal zone and identify the long-range planning vision for the City's coastal areas. The current Local Coastal Program was certified by the California Coastal Commission in 1986. The City is currently in the process of updating the Local Coastal Program, with adoption anticipated in 2022, following which Coastal Commission certification would be required.

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# b. Zoning Designations and Housing Opportunities

The type, location, density, and scale of residential development in Oceanside is regulated through the City's Zoning Ordinance. Zoning regulations serve to implement the General Plan and are designed to protect and promote the health, safety, and general welfare of residents. The Zoning Ordinance also helps to preserve the character and integrity of existing neighborhoods. As a coastal city, Oceanside is located partially within California's designated Coastal Zone, which generally includes those parts of the City west of Coast Highway. Land within the coastal zone is subject to state laws that regulate development along the coast differently from inland development. To address this distinction, the City's Zoning Ordinance includes both inland and coastal residential, commercial, and industrial zones. In addition, the Zoning Ordinance includes a few special and overlay districts.

#### **Inland Area**

The Inland portion of the Oceanside encompasses over three-quarters of the City's total land area and includes ten residential zones:

Residential Estate A (RE-A)

Residential Estate B (RE-B)

Single Family Residential (RS)

Medium Density Residential A (RM-A)

Medium Density Residential B (RM-B)

Medium Density Residential C (RM-C)

High Density Residential (RH)

Urban High Density Residential (RH-U)

Residential Tourist (RT)

Mobile Home Park (MHP)

Maximum residential densities in the Inland area range from 0.9 units/acre in the RE-A district to 43 units/acre in the RH-U district.

Table 25: Residential Zoning Districts (Inland Area)

Map Symbol	Zoning District	Intended Uses				
RE-A	Residential Estate A	Single family residential dwellings at a density of 0.5 to 0.9 dwelling units per gross area in the RE-A district and from				
RE-B	Residential Estate B	1.0 to 3.9 dwelling units per gross acre in the RE-B district.				
RS	Single Family Residential	Single family residential dwellings at a density of 3.6 to 5.9 dwelling units per gross acre. Existing duplexes, triplexes, and four-plexes may remain as permitted uses.				
RM-A	Medium Density Residential A	Patio homes, duplexes, townhouses, multi-dwelling				
RM-B	Medium Density Residential B	structures and cluster housing which also include landscaped common open space and common area				
RM-C	Medium Density Residential C	facilities for residents use. Density ranges for the thre districts are: RM-A 6.0 to 9.9 du/ gross acre, RM-B 10.0 15 du/gross acre, and RM-C 15.1 to 20.9 du/gross acr Existing single-family dwellings may remain as permitte uses.				
RH	High Density Residential	Apartments and townhouses with relatively high land				
RH-U	Urban High Density Residential	coverage at 21.0 to 28.9 du/gross acre in the RH district and 29.0 to 43 du/gross acre in the RH-U district.				
RT	Residential Tourist	Tourist and year-round visitor-serving facilities, including permanent and transient residential and related uses, with densities between 29.0 and 43.0 du/gross acre				
MHP	Mobile Home Park	Residential mobile home park where two or more mobile home sites are rented or owned.				

Allowable uses range from single-family detached houses in the RE-A, RE-B, and RS districts, to multi-family residential condominiums and apartments in the RM-B, RM-C, RH, RH-U, and RT districts. As shown in Table 26, residential uses are permitted by-right, without discretionary review or design review. Various types of special needs housing may be permitted by-right or require a conditional use permit, as discussed below under *Special Needs Housing*.

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Table 26: Permitted Residential Uses in Residential Zoning Districts (Inland Area)

Housing Type	RE-A	RE-B	RS	RM-A	RM-B RM-C	RH RH-U	RT	MHP
Single Family Detached	Р	Р	Р	L	L	L	L	-
Single Family Attached	-	L	L	Р	L	-	-	-
Multi-Family	-	-	-	Р	Р	Р	Р	-
Mobile or Manufactured Home	L	L	L	L	L	L	L	L
Accessory Dwelling Units	Р	Р	Р	Р	Р	Р	Р	
Live/Work Quarters	-	-	-	-	-	U	U	
Emergency Shelters	-	-	-	U	U	U	-	-
Transitional and Supportive Housing	Р	Р	Р	Р	P	Р	Р	-
Residential Care Facility (6 or less)	Р	Р	Р	Р	Р	Р	Р	-
Residential Care Facility (7 or more)	-	-	-	U	U	U	-	-
Convalescent Facilities	-	-	-	L	L	L	-	-
Single Room Occupancy	-	-	-	-	-	U	-	-

Source: City of Oceanside Zoning Ordinance

Notes:

P= permitted

U=conditional use permit required

L = Limited, with additional regulations

There are also 15 non-residential districts that allow various types of residential uses along with commercial, industrial, agricultural, public, or open space uses (Table 27). Mixed-use is allowed by conditional use permit in the CN, CC, CG, CL, CR, CV, CS-HO, CS-L, and CP districts. Many of the non-residential districts also allow emergency shelters, transitional and supportive housing, and large residential care facilities subject to limitations or a conditional use permit.

Table 27: Permitted Residential Uses by Non-Residential Zoning District (Inland Area)

Housing Type	Α	os	CN	CC	CG	CL	CR	CV	CS- HO	CS- L	СР	IL	IG	IP	PS
Single Family Detached	ADP	Р	L	-	L	Ľ	L	-	L	L	Р	-	-	-	-
Single Family Attached	ADP	Р	L	-	L	L	L	-	L	L	Р	-	-	-	-
Mobile or Manufactured Home	1	-	-	-	-	-	-	-				-	-	-	-
Accessory Dwelling Units	Р	Р	Р		Р	Р	Р	-	Р	Р	Ρ	-	-	-	-
Farmworker Housing	L	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Shelters	-	-	U	Ŭ	U	U	-	-	U	-	U	L	U	U	U
Transitional and Supportive Housing	-	-	U	-	U	U	-	-	U	-	U	-	-	-	U
Residential Care Facility (6 or less)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential Care Facility (7 or more)	-	-	L	L	L	L	-	-	L	L	U	-	-	-	-
Convalescent Facilities	-	-					-	-			U	-	-	-	U
Single Room Occupancy	-	-		U	U		-	-				-	-	-	-
Mixed-Use	-	-	L	L	L	L	L	L	L	L	L	-	-	-	-

Source: City of Oceanside Zoning Ordinance

Notes: P= permitted

U=conditional use permit required

ADP = Administrative Development Plan Required

L = Limited, with additional regulations

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#### **Coastal Zone**

In May 2009, following discovery that the 1992 Zoning Ordinance was never certified by the California Coastal Commission, the regulatory document previously adopted by the Coastal Commission (known as the 1986 Zoning Ordinance or Coastal Zoning Ordinance) was reinstated as the operative Zoning Ordinance for coastal zone properties. For administrative purposes, the text of the Coastal Zoning Ordinance has been consolidated with the Zoning Ordinances for the Inland Area and the Downtown District. The reinstatement of the Coastal Zonina Ordinance from 1986 has significantly increased the potential for housing development within those segments of the Coast Highway commercial corridor bearing the C-2 zoning designation. Prior to the reinstatement of the 1986 Zoning Ordinance, these segments of Coast Highway were assumed to be designated CG (General Commercial) under the 1992 Zoning Ordinance – a zoning designation that allows housing at densities of 29 dwelling units per acre and only in conjunction with mixed-use development. In contrast, the reinstated C-2 designation for these Coast Highway properties allows for exclusively residential uses at densities up to 43 dwelling units per acre. Furthermore, the building height limitations and other development standards for the C-2 zoning designation in the Coastal Zoning Ordinance are less restrictive than those of the previously applicable CG designation. For example, while the 1992 Zoning Ordinance limited building height to 36 feet on CG properties in the coastal zone, the C-2 designation allows 45 feet of height on these same properties, with additional height above 45 feet allowed under a "high rise" provision.

Allowable residential uses in the Coastal Zoning Ordinance for both residential and non-residential districts in the Coastal Zone are shown in Table 28

Table 28: Permitted Residential Uses by Residential Zoning District (Coastal Zone)

Housing Type	R-1/CZ	R-3/CZ	R-T/CZ	C-1/CZ	C-2/CZ	OP/CZ	VC/CZ
Single Family	Р	Р	Р	-	-	-	-
Two Family	Р	Р	Р	-	-	-	-
Three- and Four-Family	-	Р	P	-	-	-	-
Apartment (less than 20 units)	-	Р	Р	U <sup>1</sup>	$U^1$	U <sup>1</sup>	
Apartment (20+ units)	-	U	U	U <sup>1</sup>	$U^1$	U <sup>1</sup>	$U^4$
Mobile or Manufactured Home	Р	Р	Р	-	-	-	-
Mobile Home Parks	U	U	U	-	-	-	-
Accessory Dwelling Units	Р	Р	Р	-	-	-	-
Transitional and Supportive Housing	Р	Р	Р	-	-	-	-
Residential Care Facility (6 or less)	P	Р	Р	-	-	-	-
Residential Care Facility (7 or more)	U	U	U	-	-	-	-

Source: City of Oceanside Zoning Ordinance/LCP Areas, 1986

Notes:

P= permitted

U=conditional use permit required.

1. Residential use must be secondary to an office or commercial use and must be vertical or horizontal mixed use.

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# **Downtown District Zoning Ordinance (Article 12)**

Development regulations for the Downtown area are provided in Article 12 of the Oceanside Zoning Ordinance. Allowable residential uses in Article 12 for both residential and mixed-use subdistricts are shown in Table 29.

Of the 15 commercial sub-districts within the Downtown District, 9 allow for single-family residential use, 10 allow for multi-family residential use, 9 allow residential in conjunction with mixed-use development. Densities up to 43 units/acre are permitted in the Downtown when projects comply with development standards and General Plan criteria.

Table 29: Permitted Residential Uses by Downtown Zoning Subdistrict (Article 12)

Housing Type	1 1A	2	3	4A	4B	5 5A	6B	7A	7B	8A	8B	9	11	13
Single Family	-	-	U	Р	-	Р	<u> </u>	Р	U	U	U	U	-	-
Multi-Family	-	-	U	Р	U	Р	-	Р		U	U	U	U	U
Accessory Dwelling Units	-	-	Ρ	Р	Ρ	Р	-	Р	Р	Р	Р	Р	Ρ	Р
Mixed Use	U	U	U	-	-		U	-	U	-	-	U	U	U
Group Residential	-	-	-	-		-	-	-	-	U	-	-	-	-
Residential Care Facility (7 or more)	-	-	U	-	-	-		U	-	U	U	U	-	-

Source: City of Oceanside Downtown Zoning Ordinance, 2020

Notes: P= permitted

U=conditional use permit required

# Effects of Zoning Regulations on the Provision of Low and Moderate Income Housing

Zoning regulations have a considerable effect on the development of low- and moderate-income housing. In urban areas, and particularly coastal jurisdictions, insufficient densities can make affordable housing infeasible. In 2004 state law was amended (AB 2348) to identify "default densities" that are considered suitable for lower-income housing. For large metropolitan jurisdictions such as Oceanside, the default density is 30 units per acre. All High Density Residential (RH), Urban High Density Residential (RH-U, R-3) and all residential and mixed-use subdistricts within the Downtown District allow densities of 29 units per acre or more. Low-income housing can be accommodated in all districts permitting residential use including commercial/mixed-use districts.

Much of the residentially-zoned land in Oceanside, is already developed with relatively few vacant properties remaining. Consistent with the City's General Plan, Local Coastal Program, and recent planning initiatives such as the Coast Highway Boulevard Vision and Strategic Plan and Oceanside Boulevard Corridor Study, much of the future growth in the City will be directed to infill sites which have mixed-use and transit-oriented-development potential. These policies are supported by the adopted SANDAG Sustainable Community Strategy (SCS) and Smart Growth Concept Plan, which identify a large potential for residential in-fill development within underutilized commercial areas. It is also important to note that vacant and underutilized parcels in these and other areas of the City were heavily relied upon by SANDAG in determining Oceanside's capacity for new housing in conjunction with SANDAG's 2050 Regional Growth Forecast. These housing capacity figures were subsequently used to justify the City's RHNA share for the 2021-2029 Housing Element planning period.

# c. Special Needs Housing

To further fair housing opportunities, the City provides for a range of housing opportunities for persons with special needs, including those in residential care facilities, persons with disabilities, the elderly, persons needing emergency shelter, transitional or supportive living arrangements, and single room occupancy units. Many of these groups also fall under the category of extremely low income households. Table 26 through Table 29 above show how the City's Zoning Ordinances accommodate special needs housing. Chapter V, the Housing Plan, sets forth programs to revise the City's zoning regulations where necessary to comply with state law with respect to special needs housing. The City's provisions for each special needs housing type are discussed below.

# **Extremely Low Income Households**

Many persons with special needs fall within the extremely-low-income (ELI) category, which is defined as 30% or less of area median income, or up to \$34,650 per year for a 4-person household in San Diego County (2020).

Many of the policies and programs described in Chapter V address the needs of ELI households, including persons with disabilities and those in need of residential care facilities. However, it must be recognized that the development of new housing for the lowest income groups typically requires large public subsidies, and the level of need is greater than can be met due to funding limitations, especially during these times of declining public revenues. The Housing Action Plan (Chapter V) includes a commitment to prioritize assistance for ELI units whenever feasible.

#### **Residential Care Facilities**

Residential care facilities refer to any family home, group home, or rehabilitation facility that provides non-medical care to persons in need of personal services, protection, supervision, assistance, guidance, or training essential for daily living. Health and Safety Code §§1267.8, 1566.3, and 1568.08 require local governments to treat licensed group homes and residential care facilities with six or fewer residents in residential zones no differently than other single-family residential uses. "Six or fewer persons" does not include the operator, the operator's family, or persons employed as staff. Local agencies must allow these licensed residential care facilities in any area zoned for residential use, and may not require licensed residential care facilities for six or fewer clients to obtain conditional use permits or variance that are not required of other single-family dwellings.

The Zoning Ordinance uses the term "Residential Care Facility, Limited" for facilities serving six or fewer persons and "Residential Care Facility, General" for facilities serving more than six persons. Under current zoning regulations residential care facilities that serve six or fewer persons are a permitted use in the RE-A, RE-B, RS, RM-A, RM-B, RM-C, RH, RH-U, RT districts within the Inland area, and the R-1/CZ, R-2/CZ, R-3/CZ districts in the Coastal Zone. Additionally, the City's parking ordinance requires residential care, limited facilities to provide one parking space per three beds.

Facilities serving more than six persons are allowed by CUP in the RM-A, RM-B, RM-C, RH, RH-U, and CP zones in the Inland area. Facilities serving 7 or more persons are allowed with limitations in the CN, CC, CG, CL, CS-HO, and CS-L zones. Convalescent facilities are

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allowed with a CUP in the CP zone. Facilities serving 7 or more persons are permitted in the R-1/CZ, R-2/CZ, and R-3/CZ zones in the Coastal Zone. In the Downtown District, Facilities serving 7 or more persons are allowed in subdistrict 3, 7A, 8A, 8B, and 9 with a CUP. The City's zoning regulations do not pose a significant constraint to the establishment of residential care facilities.

## **Housing for Persons with Disabilities**

Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. Additionally, §65008 of the Government Code requires localities to analyze potential and actual constraints, and include programs to accommodate housing for disabled persons.

Building codes adopted by the City of Oceanside incorporate accessibility standards contained in Title 24 of the California Code of Regulations. Compliance with building codes and the Americans with Disabilities Act (ADA) may increase the cost of housing production and can also impact the viability of rehabilitation of older properties required to be brought up to current code standards. However, these regulations provide minimum standards that must be complied with in order to ensure the development of safe and accessible housing.

Because many homes in Oceanside were built before modern accessibility standards, an important housing issue facing people with disabilities is retrofitting existing homes to improve access. For retrofitting homes, the City administratively permits unenclosed ramps to protrude into required setbacks without a variance. The City allows a property owner to build a ramp to allow people with disabilities access into a single-family home upon securing a building permit. The City also administers a Housing Rehabilitation Program that provides federally-funded loans to eligible homeowners or rental property owners to make accessibility improvements.

Key planning requirements related to housing persons with disabilities are described below:

#### Definition of Family

A Zoning Ordinance that defines the term "family" as related persons who live together can restrict access to housing for people with disabilities who may need to live in group settings for both programmatic and financial reasons. The Oceanside Zoning Ordinance does not include a definition of "family" for the Inland Area, Coastal Zone, or Downtown District. The Coastal Zoning Ordinance was updated in 2017 to remove the definition of "family" in order to comply with Fair Housing Law.

#### <u>Separation Requirements</u>

The City's zoning regulations do not impose any separation or maximum concentration requirements for group homes or residential care facilities.

# <u>Site Planning Requirements</u>

The City's zoning regulations do not impose any site planning requirements for residential care facilities serving 6 or fewer persons that are different than the requirements for other residential uses in the same zone. In the Coastal Zoning Ordinance, the minimum site area for General Residential Care is 12,000 square feet.

## Reasonable Accommodation

A reasonable accommodation ordinance was adopted by the City Council in 2012. The ordinance includes administrative procedures for reviewing and approving requests for modifications to building or zoning requirements in order to ensure reasonable accommodations for persons with disabilities.

The City's zoning regulations are consistent with state law and do not pose a constraint to housing for persons with disabilities.

### **Farm Worker Housing**

Housing for agricultural employees occurs in two types of settings: housing accommodations located on agricultural land that is used exclusively for farm workers; or traditional housing that is intended for lower income households but is not restricted to farm workers.

The housing needs of resident farm workers are primarily addressed through the provision of permanent affordable housing such as apartments, lower-cost single-family homes, and mobile homes. The remaining farm laborers are migrant farm workers who are not permanent residents of the City. To provide housing for migrant farm workers, the City allows migrant farm worker housing with limitations in the A zone in the Inland area. Such housing is typified by (but not exclusively) dormitory-style structures designed for temporary occupancy by migrant workers. The City amended the Zoning Ordinance in 2018 to comply with the Employee Housing Act, allowing farm worker housing for up to 36 beds or 12 units by right where agricultural uses are permitted.

# **Emergency Shelters and Low Barrier Navigation Centers**

California Health and Safety Code (§50801) defines an emergency shelter as "housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay." The 2020 Point-in-Time Count for San Diego County identified 408 people living in homelessness in Oceanside, including 166 people in shelters and 242 unsheltered people.

The passage of SB 2 in 2007 amended the requirements for local government regulations regarding emergency shelters. Unless a city has sufficient existing shelter facilities to accommodate its need, land use regulations must identify at least one zoning district where emergency shelters are a permitted use, thereby avoiding the need for a conditional use permit or other discretionary review.

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Emergency shelters are permitted by right with some limitations in the IL zone, and with a CUP in the RM-A, RM-B, RM-C, RH, RH-U, CN, CC, CG, CL CS-HO, CP, IG, IP and PS districts. Shelters may have no more than 50 beds, must be located at least 300 feet from another shelter, and require a conditional use permit if they are located within 300 feet of a residential zone. These separation requirements are not consistent with SB 2. The City will amend the Zoning Ordinance to require only a maximum 300-foot separation from another shelter. Furthermore AB 139 requires that the parking standards for emergency shelters be established based on staffing level.

In order to comply with state law, emergency shelters must be allowed by right in at least one zoning district that has adequate capacity to accommodate at least one shelter. The City has identified the Light Industrial (IL) zone as the appropriate district where emergency shelters may be established by-right. There are a total of 673 parcels totaling over 3,000 acres in this zone. Approximately 40 acres of land in this zone are currently vacant. Typical parcel size is about 4 acres, and many parcels are located near transit and commercial services. In addition to these vacant parcels, there are several developed parcels with vacant building space that could be converted for use as shelters. The IL zone is intended "To provide areas appropriate for a wide range of (1) moderate to low-intensity industrial uses capable of being located adjacent to residential areas with minimal buffering and attenuation measures and (2) commercial services and light manufacturing, and to protect these areas, to the extent feasible, from disruption and competition for space from unrelated retail uses or general industrial uses." (Municipal Code Sec. 1310) No heavy industrial uses with environmental constraints that would be incompatible with emergency shelters are permitted in the IL zone. Based on this, the parcels where emergency shelters are allowed by right are adequate to provide emergency shelters for the unsheltered homeless population in Oceanside.

AB 101 requires jurisdictions to allow a Low Barrier Navigation Center development of up to 50 units by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses, if the development meets specified requirements. The City may also choose to allow larger Low Barrier Navigation Center developments by right in these zones. A "Low Barrier Navigation Center" is defined as "a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing." To comply with this state legislation, The Housing Plan (Chapter V) includes amendments to the coastal, non-coastal, and downtown district Zoning Ordinances to allow Low Barrier Navigation Centers in areas zoned for mixed uses and nonresidential zones that permit multi-family uses.

## Transitional and Supportive Housing

Transitional/supportive housing is normally temporary housing (generally six months to two years) for a homeless individual or family who is transitioning to permanent housing. This type of housing can take several forms, including group housing or multi-family units, and often includes a supportive services component (e.g., job training, rehabilitation counseling) to allow individuals to gain necessary life skills in support of independent living.

SB 2 requires that transitional/supportive housing be treated as a residential use subject to the same standards and requirements as other residential uses of the same type in the

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same zone. Transitional and Supportive Housing is permitted by right in the RE-A, RE-B, RS, RM-A, RM-B, RM-C, RH, RH-U, and RT zoning districts in the Inland area, and in the R-1/CZ, R-3/CZ, and R-T/CZ zones in the coastal zone. In the CN, CG, CL, CS-HO, and CP zones transitional housing is allowed subject to approval of a conditional use permit, but supportive housing is not explicitly included as an allowable use. Beyond permitting requirements, there are no use regulations that apply specifically to transitional or supportive housing as distinct from other residential uses of the same type in the same zone.

AB 2162 requires supportive housing to be permitted by right in zones where multi-family and mixed uses are permitted and prohibits minimum parking requirements for supportive housing within  $\frac{1}{2}$  mile of a public transit stop.

To comply with state law, the Housing Plan (Chapter V) includes amendments to the coastal, non-coastal, and downtown district Zoning Ordinances to explicitly allow transitional and supportive housing as a residential use to be permitted as similar uses in the same zone. Furthermore, consistent with AB 2162, supportive housing meeting specific requirements would be permitted by right in zones where multi-family and mixed uses are permitted, and to prohibit minimum parking requirements for such supportive housing within ½ mile of a public transit stop.

# Single Room Occupancy (SRO)

Single-room-occupancy (SRO) facilities are small studio-type units intended for one or two persons. SROs can provide an affordable housing option for small households with very low or extremely low incomes. SROs are allowed in the CC, and CG districts subject to approval of a conditional use permit.

# d. Development Standards

The City of Oceanside regulates the location, density, and scale of residential development primarily though Zoning Ordinance development standards. Zoning Ordinance development standards are designed to protect and promote the health, safety, and general welfare of residents, as well as preserve the character and integrity of neighborhoods.

A summary of the structural development standards for the residential zoning districts is provided in Table 30 through Table 32.

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Table 30: Residential Development Standards – Inland Area

Davidanment Standard		Zoning District											
Development Standard	RE-A	RE-B	RS	RM-A	RM-B	RM-C	RH	RHU	RT				
Base & Max. Density*	0.5 - 1.0	1.0 - 4.3	4.3 - 7.3	7.3 - 12.1	12.1 – 17.4	17.4- 21.8	21.8 - 29.0	29.0 - 43.6	29.0 – 43.6				
Min. Lot Size (sf)	43,560	10,000	6,000	5,000	7,500	7,500	7,500	10,000	6,000				
Min. Lot Width (ft.)	125	70	65	50	60	60	60	70	60				
Min. Front Yard (ft.)	30	25	20	20	20	15	15	15	15				
Min. Side Yard (ft.)	15	7.5	7.5	5;10	5;10	5;10	5;10	5;10	5;10				
Min. Rear Yard (ft.)	30	20	15	15	15	15	15	15	10				
Max. Lot Coverage (%)	30	35	45	50	60	**	**	**	**				
Max Height (ft.)	36	36	36	36	36	36	36	36	36				
Max. Non Res. FAR							1.0	1.0	1.0				

Source: City of Oceanside Zoning Ordinance

Notes

Minimum lot sizes for residential districts in the 1992 Zoning Ordinance range from 6,000 square feet to one acre for single-family residential districts and from 5,000 square feet to 10,000 square feet for multi-family residential districts. Each zone has a base density that is achievable "as-of-right" and a maximum density that may be granted for projects that satisfy certain design criteria as described in Section 2.32 of the General Plan Land Use Element. Such design characteristics include:

- 1) High quality architectural design and materials that mitigate the potentially adverse impacts of higher density and increased scale;
- High quality landscape/hardscape design and materials that soften the appearance of associated development and contribute to a sustainable, attractive, and pedestrian-friendly streetscape;
- 3) Functional, sustainable and visually appealing common open space areas;
- 4) Consolidation of existing legal lots to provide unified site design;
- 5) Initiation of residential development in appropriate commercial zones;
- 6) Participation in the City's Housing, Conservation, Public Safety, and/or Historical Preservation programs; or
- 7) Innovative design and/or construction methods which further the goals of the General Plan.

The Zoning Ordinance also regulates the size of residential structures through lot coverage and height limits. The maximum building height is 36 feet for all residential zones, which is adequate to permit the base density of 29 units per acre in the RH-U and RT zones. The maximum height for residential mixed-use projects in the commercial zones is 50 feet, which is more than adequate to permit the maximum residential density of 29 units per

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<sup>\*</sup>Dwelling units per net acre.

<sup>\*\*</sup> No maximum lot coverage within required setbacks

acre. Multi-family coverage requirements are adequate ranging from 50% in the RM-A zone to approximately 100% in the RH zone.

Table 31: Residential Development Standards – Coastal Zone

Development Standard	Zoning District	
	R-1	R-3
Max. Density (du/ac) <sup>1</sup>	7.2	29 (east of I-5)/ 43 (west of I-5)
Min. Lot Size (sf)	6,000	6,000
Min. Lot Width (ft.)	60-125	60
Min. Front Yard (ft.)	20	20
Min. Side Yard (ft.)	3-5	3-5
Min. Rear Yard (ft.)	15	15
Max. Lot Coverage (%)	40	60
Max Height (ft.)	35 or 2 stories	35 or 3 stories

Source: City of Oceanside Coastal Zoning Ordinance

In the Coastal Zoning Ordinance minimum lot sizes are 6,000 square feet for both residential districts. Maximum densities are approximately 7.2 units per acre in the R-1 district and 43 units per acre in the R-3 district. While the height limit of 35 feet and maximum coverage of 60% could act as a constraint to the achievement of the maximum density allowed by the ordinance, modifications to these standards may be approved through the density bonus provisions required under state law.

Table 32: Residential Development Standards – Downtown District

Davidonment Standard	Zoning District	
Development Standard	Residential	Mixed Use <sup>1</sup>
Base. Density (du/ac)	29	29
Maximum Density	43	43
Min. Lot Size (sf)	5,000	5,000
Min. Lot Width (ft.)	50	50
Min. Front Yard (ft.)	10	10
Min. Side Yard (ft.)	3	0
Min. Rear Yard (ft.)	5	0
Max. Lot Coverage (%)	-	100
Floor Area Ratio	-	2.0
Max Height (ft.)	35	45

Source: City of Oceanside Redevelopment Project Area Zoning Ordinance, 2011 Notes:

In the Downtown District, the minimum lot size for all property is 5,000 square feet. The maximum density is 43 units per acre for residential projects, but mixed-use projects do not have a maximum density. Multi-family residential is a permitted use in 11 sub-districts in the downtown area. A conditional use permit is required for multi-family projects in subdistricts 3, 4B, 8A, 8B,9, 11, and 13. The standard height limit is 35 feet for residential projects and 45

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<sup>1.</sup> Dwelling units per net acre.

Property Development Regulations for Residential and Nonresidential uses shall serve as guidelines for mixed-use development proposals.

feet for residential/mixed-use projects. Additional height may be granted through a conditional use permit on a case-by-case basis. Alternative maximum heights pursuant to a conditional use permit range from 65 feet to 100 feet. The 35-foot base height for residential projects and 45-foot base height for mixed-use projects is adequate for the base densities of 29 units per acre.

These development standards are reasonably necessary to protect the public health, safety and welfare and to maintain the quality of life and are not considered to be constraints on the development of housing.

# e. Parking Requirements

Regulations for off-street parking are provided in Article 31 of the Oceanside Zoning Ordinance. The City's parking requirements for residential uses vary by residential type. Single-family dwellings require two enclosed spaces per unit and garage space for three cars for new single-family residential units larger than 2,500 square feet.

Multi-family dwellings require 1.5 spaces per unit, including one covered space per unit for studios and one-bedroom units, and two spaces for units with two or more bedrooms including one covered space. Additionally, one guest space is required for the first 10 units with one space plus 20% of the total units for guest parking. These parking requirements are summarized in Table 33.

**Table 33: Residential Parking Requirements** 

Type of Unit	Minimum Parking Space Required
Single-Family Residential	2 enclosed spaces per dwelling unit Garage space for 3 cars is required for all new single family residential units in excess of 2,500 sq. ft. in the Inland area and Downtown District.
Multi-Family Residential	<ul><li>1.5 spaces per unit for studios and one-bedroom units</li><li>2 spaces per unit for units with two bedrooms or more</li></ul>
Condominiums (Coastal Zone)	<ul><li>1.5 spaces per DU up to two bedrooms,</li><li>2 spaces per DU 3 or more bedrooms</li></ul>
Guest Parking (Inland area and Downtown District)	4-10 units: 1 space  More than 10 units: 1 space plus 20% total number of units.
Accessory Dwelling Units	One additional space per unit.
Residential Care (Inland area and Downtown District)	1 per 3 beds, plus additional for General Residential Care as required by permit.
SROs (Inland area and Downtown District)	0.2 spaces per unit

Source: Oceanside Zoning Ordinance,

The required parking is reasonable and does not pose a constraint on the production of housing. Additionally, the Planning Commission has the ability to grant reduced parking for senior housing and other affordable housing projects through the conditional use permit process.

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# f. Accessory Dwelling Units

Accessory dwelling units are attached or detached units that provide complete independent living facilities for one of more persons including permanent provisions for living, sleeping, cooking, and sanitation, located on the same lot as the primary structure. Accessory dwelling units often provide affordable housing for extremely low, very low and low income households, including seniors. In the City of Oceanside accessory dwelling units are regulated by Section 3006 of the Oceanside Zoning Ordinance.

Several pieces of recent State legislation (including SB 13, AB 68, AB 881, AB 687, AB 670, and AB 671), modified regulations for accessory dwelling units. Some of the key changes included prohibiting standards related to lot coverage standards, lot size, floor-area-ratios, or open space that may impede the development of accessory dwelling units, reducing review time for permit applications, and eliminating regulations related to parking, height, setbacks, and unit size that have the effect of limiting accessory dwelling unit development. In August 2020, The City Council approved amendments to the Zoning Ordinance section 3006 to bring the ADU ordinance in compliance with State law and the establishment of ADUs in single-family and multi-family zone districts.

As codified in Section 3006 of the Oceanside Zoning Ordinance, the maximum and minimum floor areas of an accessory dwelling unit are set forth in Table 34 and range from a minimum of 150 square feet to a maximum of 1,200 square feet.

Table 34: Accessory Dwelling Unit Design Standards

Unit Size if Attached	Minimum 150 sf and shall not exceed 50% of living area of existing or proposed dwelling
Unit Size if Detached	Max. 1,200 sf
Setbacks	By-Right Provision - Four feet side and rear or same as primary unit
Height and Building Coverage	By-Right Provision – 16 feet or same as primary unit
Parking	One additional space per unit, with exceptions for special circumstances such as proximity to transit or historic buildings.

Source: Oceanside Zoning Ordinance

#### g. Short-term Rentals

As home-sharing websites have risen in popularity in recent years, there has been a significant increase in the number of homes being offered on a short-term basis to generate rental income. Homes may be offered as "home-shares," where the primary resident offers one or more rooms to visitors while remaining on site, or whole homes may be rented on a daily or weekly basis. While the impact of short-term rentals on housing availability and affordability is still being evaluated, there is evidence that short-term rentals have a negative effect on housing affordability by changing the way residential properties are used and reducing housing availability for local residents.

San Diego County jurisdictions vary in their approach to short-term rentals. Some, particularly coastal cities where short-term rentals are most popular, explicitly allow short-term rentals in at least some zones, typically requiring permits, and specifying that short-term rentals must meet various performance standards to be allowed to operate. For example, the cities Chula Vista, Del Mar, and Solana Beach allow short-term rentals in at

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least some zones. In contrast, cities such as El Cajon, La Mesa, National City, Santee do not address short-term rentals in their adopted regulations.

Currently, the Oceanside Municipal Code allows short-term rentals with a permit. As part of permit requirements, owners must pay transient occupancy taxes and demonstrate compliance with a number of operational requirements intended to minimize the adverse impacts that short-term rental properties may have on surrounding properties. Short-term rentals are not permitted in manufactured home parks or on properties where access to the property does not meet city standards.

As of May 2020, there were 913 short-term rentals in Oceanside. There is currently no cap on the number of short-term rentals that may be allowed in the City, but staff has been directed by the City Council to monitor the number of short-term rentals citywide. The City has added a policy to explore a form of a cap on STRs to preserve long term housing stock for the 2021-2029 planning period.

# h. Density Bonus

California Government Code Section 65915 includes requirements for local governments to provide incentives and a density increase over the otherwise maximum allowable residential density under the Municipal Code and the Land Use Element of the General Plan (or bonuses of equivalent financial value) when builders agree to construct housing developments with units affordable to lower or moderate income households.

In recent years, the State has made numerous changes to the Density Bonus law, including but not limited to the following:

- AB 1763 (Density Bonus for 100 Percent Affordable Housing) Density bonus and increased incentives for 100 percent affordable housing projects for lower income households.
- SB 1227 (Density Bonus for Student Housing) Density bonus for student housing development for students enrolled at a full-time college, and to establish prioritization for students experiencing homelessness.
- AB 2345 (Increase Maximum Allowable Density) Revised the requirements for receiving concessions and incentives, and the maximum density bonus provided.

The Housing Plan includes amendments to the coastal, non-coastal, and downtown district Zoning Ordinances to ensure density bonus requirements comply with current state law.

#### i. Mobile Homes/Manufactured Housing

The manufacturing of homes in a factory is typically less costly than the construction of individual homes on site thereby lowering overall housing costs. State law precludes local governments from prohibiting the installation of mobile homes on permanent foundations on single-family lots. It also declares a mobile home park to be a permitted land use on any land planned and zoned for residential use, and prohibits requiring the average density in a new mobile home park to be less than that permitted by the Municipal Code. A city or county may, however, require use permits for mobile home parks.

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Regulations governing manufactured housing are provided in Section 3033 of Oceanside Zoning Ordinance, which states that in the City of Oceanside a mobile home may be located in any A district or in any R district where a conventional single-family detached dwelling is permitted, subject to the same restrictions on density and to the same property development regulations. Mobile homes must meet design and location criteria specified in Section 3033, which generally require that mobile homes be compatible in design and appearance with other residential structures in the vicinity and prohibit mobile homes from being constructed on substandard lots. These development standards are consistent with state regulations and do not present an unreasonable constraint to this type of development.

Mobile home parks are regulated under the Mobile Home Park (MHP) district which requires a Mobile Home Park Development Plan. There are currently 17 mobile home parks in the City of Oceanside with a total of 2,578 spaces. The City also has a Senior Mobile Home Park (SMHP) district. Eight of the City's mobile home parks with a total of 1,188 spaces are designated as senior parks.

The City recognizes mobile home parks for their contribution to affordable housing. The City's Manufactured Home Fair Practices Act protects residents of mobile home parks from unreasonable rent increases while preserving for park owners a "just and reasonable return" on their investment. The ordinance is administered by the Manufactured Home Fair Practices Commission under the supervision of the Neighborhood Services Department. The City also has a Mobile Home Park Conversion Ordinance (Article 34) which requires notification of a pending conversion and a relocation plan for displaced tenants.

## j. Condominium Conversions

The conversion of apartments to condominiums is regulated by Article 32 of Oceanside Zoning Ordinance. The ordinance recognizes that conversions may significantly affect the balance between rental and ownership housing within the City, and thereby reduce the variety of individual choices of tenure, type, price, and location of housing; increase overall rents; decrease the supply of rental housing for all income groups; and displace individuals and families. The ordinance is applicable to all conversions of existing residential real property to condominium stock cooperative projects except where a tentative parcel map has been approved by the City Council prior to the effective date of the ordinance. All condominium conversions require a use permit and tentative map.

No condominiums have been converted in the previous housing element period. The City's conversion requirements are consistent with state law and are designed to protect affordable rental housing opportunities in balance with the potential need and demand for lower-cost home ownership opportunities.

#### k. Inclusionary Housing Ordinance

The City of Oceanside's inclusionary housing program, codified as Chapter 14C of the Oceanside City Code, requires that housing developers of three or more units reserve 10% of the total units in the development for-sale to low- and moderate-income households or for rent to low-income households. The goal of the program is to increase the amount of affordable housing opportunities in the City. As an alternative to reserving units, the developer may pay an in-lieu fee, subject to Council resolution, in an amount sufficient to

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subsidize the price of a median sales price home in Oceanside to the extent that it brings the sales price of such a home into the affordable range for a moderate income household. The in-lieu fees collected must be used by the City exclusively to provide housing opportunities for low or moderate households anywhere within the City. The inclusionary housing program is administered by the City's Neighborhood Services Department. On January 22, 2020, the City Council directed staff to prepare amendments to Chapter 14C to facilitate and encourage more developers to construct on or off-site reserved units. Phase 1 was adopted on September 9, 2020 and revised 14C to apply inclusionary housing requirements to new rental housing projects and allow deferral of the in-lieu fee on the same terms as deferral of impact fees. Phase 2 will consist of a comprehensive review and further analysis of the Inclusionary Housing Ordinance. The City is retaining the services of a consultant to complete a new nexus study and potentially revising the methodology used to calculate the in-lieu fees.

# I. Smart Growth Planning Initiatives and SB 375

The City of Oceanside, being a major hub for rail and bus transit in northwest San Diego County, has eight smart growth opportunity areas (see Figure 6):

- (OC-1) Downtown Oceanside (includes the Oceanside Transit Center served by Amtrak, Coaster, Metrolink, Sprinter, NCTD bus line, and Greyhound);
- (OC-2) South Coast Highway Sprinter Station;
- (OC-3) Crouch Street Sprinter Station;
- (OC-4) El Camino Real Sprinter Station;
- (OC-5) Rancho Del Oro Sprinter station;
- (OC-6) College Boulevard Sprinter Station;
- (OC-7) Melrose Sprinter station; and
- (OC-8) San Luis Rey Transit Center.

SB 375 requires that the regional land use plan and Regional Housing Needs Assessment (RHNA) be coordinated with the update of Regional Transportation Plan (RTP). The SCS lays out how the region will meet greenhouse gas reduction targets set by the California Air Resources Board (CARB). The SCS incorporates the RCP and the smart growth opportunity area as the land use component upon which the RHNA is based.

According to the SANDAG 2050 Regional Growth Forecast over 80% of new residential unit growth in the region will be multi-family housing. At the same time the SCS requires that much of this growth be directed to existing urban areas that have the potential for transit oriented development. Many of the parcels in these areas (underutilized sites) are inherently constrained by a variety of factors including: existing viable uses, small lot patterns, outdated parking policy, inadequate planning tools and zoning, aging infrastructure, and market risks for "first-in" projects. Yet regional and state policies now place a much greater emphasis on realizing the potential of the underutilized sites in fulfillment of RHNA. The challenge for City of Oceanside and other jurisdictions in the region will be to take steps to "unlock" the residential development potential of these properties

and enhance their market readiness during the 2021-2029 Housing Element cycle. The City's Smart and Suitable Corridors Plan seeks to facilitate residential and mixed use development through increased density allowance, streamlined entitlement review, CEQA clearance, tactical infrastructure improvements.



NORTH COUNTY SUBREGIONAL MAP ESCONDIDO Community Center Rural Village Special Use Center 2050 Transit Network\* from San Diego Forward: The Regional Plan Trolley/SPRINTER
SPRINTER Express Rapid Transit High Frequency Local Bus - Local Bus SMART GROWTH CONCEPT MAP NORTH COUNTY SUBREGION (SANDAG All Smart Growth Opportunity Areas shown on the map have been identified and recommended for inclusion on the map by local jurisdictions. \*Transit network generalized for cartographic purposes. All Smart Growth Opportunity Areas shown on the map have been identified and recommended for inclusion on the map by local jurisdictions.

Figure 6: SANDAG Smart Growth Concept Map – North County Subregion

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Since its adoption, the RCP and the smart growth concept map have informed General Plan updates and other local planning initiatives for jurisdictions throughout the county. Two smart growth planning initiatives in the City of Oceanside designed specifically to enhance economic performance and increase the market readiness of underutilized properties are the Coast Highway Vision and Strategic Plan and the Oceanside Boulevard Corridor Specific Plan. The objectives and status of these initiatives are summarized below.

# Coast Highway Vision and Strategic Plan

The Coast Highway Vision and Strategic Plan (CHVSP) seeks to transform the Coast Highway corridor and surrounding neighborhoods from a monotonous highway strip of scattered auto-oriented development into a vital transit-, pedestrian-, and bicycle- friendly corridor that can attract new investment. The plan identifies several catalytic actions that are necessary to encourage new development and begin the transformation process. These include implementation of a "complete street" design for Coast Highway, zoning amendments to encourage mixed-use development, a transfer of development rights (TDR) height program, a development incentives program, design guidelines, and implementation of smart parking policies. As noted in the plan "Restrictive and antiquated parking policies within the planning area make development difficult, if not impossible. Stalled development, in-turn, has contributed to a less than ideal public realm. Smart parking policies would allow development to proceed smoothly, without obstruction from hard to reach quotas."

The vision for the Oceanside Transit Center node is for a mixed-use pedestrian-oriented development that becomes an extension of the downtown business area, providing opportunities for additional commerce, employment, and supporting housing. For this area the plan targets a land use intensity of 25-43 units/acre and 30-50 plus employees per acre in accordance with SANDAG's thresholds for smart growth. Small surface parking lots and vacant parcels provide immediate infill opportunities. The proposed parking reforms should improve the economics of redeveloping numerous underutilized and underperforming sites within the area.

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The CHVSP envisions the emergence of a significant residential component within the Coast Highway corridor, particularly within the "Avenue" segments of Coast Highway that lie between the nodes at Las Ramblas, the Oceanside Transit Center, the Coast Highway Sprinter Station, the Loma Alta Creek Resort Area, and South Village. The Oceanside "Avenue" segments are expected to redevelop with medium to high-density housing in conjunction with new urban green space in the form of landscaped medians, parkways, and pocket parks. Some of this new housing will be in vertical mixed-use development, while other projects will be exclusively residential. Both forms of housing will expand the market for neighborhoodserving retail, medical/ professional office and other commercial uses along Coast Highway, where demand for commercial uses has for decades been weakened by expanding commercial services in areas east of Interstate 5.

In 2019, the City Council adopted the Coast Highway Incentive District, which includes a set of standards and incentives for development in the Coast Highway corridor. These standards and incentives are included to support the goals outlined in the Coast Highway Vision and Specific Plan by streamlining development review. and encourage high-quality new development in the plan area. Three pedestrian-oriented sub-areas included within the district, each with a distinct set of uses. The Incentive District is currently under review by the California Coastal Commission, which must certify the new standards before they can be codified in the City's Zonina Ordinance.







**Underutilized sites in the Coast Highway corridor** 

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# m. Building Codes and Enforcement

State law prohibits the imposition of building standards that are not necessitated by local geographic, climatic or topographic conditions and requires that local governments making changes or modifications in building standards must report such changes to the Department of Housing and Community Development with a finding that the change is needed.

The City's building codes are based upon the 2019 California Building, Plumbing, Mechanical, Electrical and Fire Codes. Local amendments to the state code have been adopted to require fire sprinklers for some residential construction. No other additional regulations have been imposed by the City that would unnecessarily add to housing costs.

Code enforcement programs are implemented through the City's Neighborhood Services Department. Code enforcement staff investigates violations of building code and property maintenance standards as well as other complaints. When violations are identified, eligible property owners are referred to appropriate rehabilitation programs providing grants or low-interest loans for property and building improvements.

# 2. Development Processing Procedures

## a. Residential Permit Processing

Development review procedures exist to provide a clear path to success and ensure that proposals for new development comply with local regulations and are compatible with adjacent land uses.

Processing times vary by permit type, the size and complexity of the project, and the number of actions or approvals needed to complete the process. Table 350 shows the typical processing times for the various permit types. Where multiple approvals are required, the City allows for concurrent processing, which generally limits the total processing time to that required by the most review intensive permit or approval. The City Development Services Department has also initiated streamline protocols to move projects through the permitting process more quickly.

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Table 35: Residential Permit Review Processing

Permit/Approval Type	Typical Processing Time*	Approval Body
Administrative Development Plan	8 - 12 weeks	Planning Department Staff
Administrative Use Permit	6 - 8 weeks	Planning Director
Development Plan	8 – 16 weeks	Planning Commission
Conditional Use Permit	8 -16 weeks	Planning Commission
Variance	8 - 12 weeks	Planning Commission
Zone Change	12 - 24 weeks	Planning Commission
General Plan Amendment	12 - 24 weeks	City Council
Parcel map	8 – 12 weeks	Planning Director
Tentative Map	10 – 16 weeks	Planning Commission
Final Subdivision Map	6 weeks	Planning Director
Negative Declaration	4 -6 weeks	Planning Director or Planning Comm.
Environmental Impact Report	4 -6 months	Planning Commission

Source: Oceanside Community Development Department, 2020

Notes:

Single family homes and duplexes can generally be built as-of-right unless a parcel map or subdivision map is required. Residential developments with more than two units require approval of a development plan by the Planning Commission. Review of a development plan application consists of confirming that the project is consistent with applicable development standards and would not substantially deteriorate property values, unreasonably interfere with the use and enjoyment of adjacent properties, or endanger the public peace, health, safety or general welfare.

Processing times for administrative development plan review (8-12 weeks) and, where applicable, conditional use permit (8-16 weeks) are considered reasonable and do not pose a significant constraint to housing development. The ADP and ACP provided for expedited, staff-level project review and approval.

#### b. Environmental Review

Environmental review is required for all developments meeting the definition of "project" under the California Environmental Quality Act (CEQA). Oceanside has a number of environmental and development constraints due to its sensitive environmental resources and coastal location. Because of these environmental constraints, larger residential projects have typically required the preparation of Environmental Impact Reports (EIRs).

The City has adopted environmental processing guidelines that closely follow the state CEQA guidelines. Under state law, an EIR is required for any development that has the potential of creating significant impacts that cannot be mitigated, which is typical of large projects. Today, most residential projects are either Categorically Exempt or require only an Initial Study and Negative Declaration. A Negative Declaration typically takes four to six weeks to prepare, depending on complexity of the project and required technical studies, followed by a state-mandated public review period. Categorically Exempt developments require a minimal amount of time.

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<sup>\*</sup>Does not include appeals.

Although CEQA compliance can add complexity to the permitting process, City staff assists developers through the process to cut down on processing time to the extent feasible. The City of Oceanside supports current state efforts to streamline the CEQA process for infill development.

# 3. Development Fees and Improvement Requirements

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other public agencies to cover the costs of processing permit applications and providing services and facilities such as schools, parks and infrastructure. Almost all of these fees are assessed through a pro rata share system based on the magnitude of the project's impact or the extent of the benefit that will be derived. Development fees vary from project to project depending on the specific characteristics.

# a. Planning and Development Fees

Housing construction imposes short- and long-term infrastructure costs on communities. Short-term costs include staffing for planning services and inspections. In addition, new residential developments can result in significant long-term costs to maintain and improve infrastructure, public facilities, parks, and streets. In response to the taxing constraints imposed by Proposition 13, many California cities rely on planning and development impact fees to fund facilities necessitated by new housing.

In San Diego County, all jurisdictions collect planning and development fees, as well as impact fees to assist in the construction of new schools and parks, and to help fund infrastructure improvements. Impact fees in Oceanside are assessed for parkland dedication, drainage, public facilities (various), traffic signals, thoroughfares, water systems, and wastewater systems. Fees to other agencies include school facilities mitigation fees, San Diego County Water Authority (SDCWA) capacity fees and water treatment capacity charges.

Table 36 summarizes the development and impact fees for typical single-family and multi-family projects. The City adjusts fees periodically based on the actual cost of services and modifications to land development processes and procedures. City fees are based on the actual cost of providing essential services and are not an unreasonable constraint to housing development. Table 37 provides a comparison of fees charged by San Diego communities. As shown, fees for single-family home development in Oceanside are generally at the high end, due to locational (Coastal) and topological constraints. Fees for multi-family development in the City are lower than most communities in the region.

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Table 36: Planning and Development Fees

Fee Category	Fee or Deposit Amount	Typical Single- Family Project <sup>1</sup>	Typical Multi- Family Project <sup>2</sup>
Planning and Application Fees <sup>3</sup>			
Pre-Application Review	\$339	\$339	\$339
Tentative Parcel Map	\$3,000 + \$141/lot		
Tentative Subdivision Map	\$8,000 deposit	\$8,000 deposit	
Development Plan Review < 10 acres	\$7,000 deposit		\$7,000 deposit
Development Plan Review > 10 acres	\$10,000 deposit		
Administrative Dev. Plan Review	\$5,000 deposit		
Conditional Use Permit	\$5,000 deposit		
Impact Fees			
Parkland Dedication Fee	\$4,431/unit	\$44,310	\$44,310
Drainage Fees	\$467-\$6,191 per unit	\$20,540 (\$2,054/unit)	\$4,670 (\$467/unit)
Public Facility Fees	\$2,621 /unit	\$26,210	\$26,210
Traffic Signal & Thoroughfare Fees (SF)	\$2,584-\$4,339/unit	\$36,160 (\$3,616/unit)	
Traffic Signal & Thoroughfare Fees (MF)	\$ \$2,584-\$2,893/unit		\$25,840 (\$2,584/unit)
Water System Buy-in Fees	\$5,680 (5/8") - \$45,440 (2")	\$45,440	\$45,440
Wastewater System Buy-in Fees	\$7,794 (SF) \$7,794 (5/8") - \$194,856 (4") (MF)	\$7,794	\$62,354
School Facilities Mitigation Fee	\$3.48/sq. ft. Oceanside \$3.36/sq. ft. Fallbrook \$3.79/sq. ft. Carlsbad, Vista	\$87,000	\$34,800
San Diego County Water Authority Capacity Fees	5/8"= \$5,301 (5/8") - \$26,151 (2")	\$26,151	\$26,151
Total Fees		\$301,944	\$277,114
Per Unit Fee		\$30,194	\$27,711
Fees as % of Total Development Cost		Approx. 9%	Approx. 11%

Source: City of Oceanside Development Services Department, 2020

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Total project fees based on a 2.5-acre (25,000 sf project size), 10-lot subdivision.
 Total project fees based on a 10-unit apartment project on a 20,000 sf lot (10,000 sf project size). Additional assumptions include 2" meter size for determining water meter, water system buy-in fees, SDCWA capacity fees, and SDCWA water treatment capacity charge.

3. Items with deposits are based on actual processing costs which may exceed initial deposit amount.

<sup>4.</sup> Assumes total development costs of \$350,000 per unit (single-family) and \$250,000 (multi-family).

**Table 37: Fee Comparisons (2019-2020)** 

	Per Unit Permit and Impact Fees							
Jurisdictions	Single Family	Townhome (Type V Construction)	Condominium (Type III Construction)	Apartment (Type V Construction				
Carlsbad	\$42,616.78	\$23,012.02	\$17,086.21	\$16,762.04				
Chula Vista	\$57,167.97	\$42,481.32	\$38,577.18	\$38,596.86				
Encinitas	\$22,932.15	\$15,984.48		\$15,233.65				
Escondido	\$37,044.15	\$31,185.86	\$29,360.35	\$29,360.35				
Imperial Beach	\$15,161.22	\$11,262.71	\$9,832.14	\$21,010.37				
La Mesa	\$27,442.49	\$19,242.63	\$14,248.72	\$12,906.75				
Lemon Grove	\$13,563.65	\$6,259.63	\$4,870.52	\$5,106.55				
National City	\$15,025.99	\$5,655.93	\$4,175.54	\$4,175.54				
Oceanside	\$68,235.30	\$25,089.74	\$17,254.33	\$17,178.01				
Poway	\$26,528.05	\$21,194.22	\$2,059.13	\$20,898.17				
San Diego	\$155,367.00	\$103,121.73	\$95,731.81	\$97,461.70				
San Marcos	\$30,761.34	\$25,588.10	\$23,410.80	\$14,184.14				
Santee	\$31,313.31	\$3,508.303	\$707.96	\$1,892.94				
San Diego County	\$21,797.00	\$12,793.00	\$10,900.00	\$11,156.00				
Vista	\$27,546.37	\$20,804.79	\$23,176.90	\$18,608.86				

#### b. Site Improvement Requirements

The City requires developers to provide on-site and off-site improvements necessary to serve their projects. Such improvements may include water, sewer and other utility extensions, street construction and traffic control device installation that are related to the project. Dedication of land or in-lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities, and school sites, consistent with the Subdivision Map Act.

Where roadways are not present developers are required to construct all internal roadways for a subdivision and provide connections to existing roadways in a manner that assures that each new and existing roadway continues to function as it was intended. As provided in the Circulation Element, the City also requires dedication and improvement of necessary rights-of-way along Master Transportation Plan streets. This usually will occur in fulfillment of a condition of approval for a tentative map or as a condition of a building permit.

A typical local street requires a 60-foot right-of-way, with two 12-foot travel lanes. The City's road standards are typical for cities in San Diego County and do not act as a constraint to housing development. Table 38 illustrates the City's street improvement standards.

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Right-of-Way Number of Curb-to-Curb Roadway Designation Lanes Width Width Prime Arterial 6 124' 104' 6-Lane Major Arterial 6 124' 104' 4 80' 4-Lane Major Arterial 100' Secondary Collector 64' 4 84'

2-3

2

60'-70'

60'

40'-50'

40'

Table 38: Street Improvement Standards

Source: City of Oceanside General Plan Circulation Element

Collector

Local Street

The City's Capital Improvement Program (CIP) contains a schedule of public improvements including streets and other public works projects to facilitate the continued build-out of the City's General Plan. The CIP helps to ensure that construction of public improvements is coordinated with private development.

While site improvement requirements increase housing costs, they are typical for most jurisdictions in San Diego County. Moreover site improvements are necessary to maintain the quality of life desired by residents, and ensure the availability of needed public services and facilities. The City of Oceanside can mitigate the cost of improvement requirements for affordable housing developments by assisting with grant funding applications or providing regulatory and financial incentives. Additionally, future development will occur primarily in already developed areas where roadway and other offsite improvements will be a fraction of what they would be for "greenfield" development.

#### B. Non-Governmental Constraints

#### 1. Environmental Constraints

Environmental constraints include physical features such as steep slopes, fault zones, floodplains, sensitive biological habitat, and agricultural lands. In many cases, development of these areas is constrained by state and federal laws (e.g., FEMA floodplain regulations, the Clean Water Act and the Endangered Species Act, and the state Fish and Game Code and Alquist-Priolo Act).

The most noteworthy environmental constraints in Oceanside are the San Luis Rey River Floodplain and the agricultural lands in the northeastern portion of the city. These areas are largely protected from incompatible development by open space and agricultural zoning. In collaboration with the City, the U.S. Army Corps of Engineers has implemented an extensive levee system along the San Luis Rey River that has allowed for new housing development and reduced the risk of flooding for hundreds of existing dwelling units.

The Corps, in coordination with the City's Public Works Department, conducts routine brush clearing activities within the San Luis Rey riverbed. The Public Works Department is also responsible for the maintenance and repair of drainage facilities within the City right-of-way which includes the annual inspection and cleaning of over 3,500 City storm drains and catch basins. Other responsibilities include debris removal and clearing drainage systems during and after storm events, vegetation management and removal, silt removal,

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detention basin maintenance and erosion control of slopes along open channels and other drainage facilities.

Development in steep hillside areas is also regulated by the City's Hillside Development regulations, which require a Hillside Development Plan to minimize grading and preserve the natural appearance of the hillsides. Density reductions and identification of steep slopes unsuitable for development may result.

The City's land use plans have been designed to protect sensitive areas from development, and also to protect public safety by avoiding development in hazardous areas. While these policies constrain residential development to some extent, they are necessary to support other public policy objectives and priorities. In Southern California, nearly all development projects face potential community-wide environmental constraints such as seismic, traffic, noise and air quality impacts, in addition to site-specific constraints. None of the sites identified in the land inventory (Appendix B) have known site-specific environmental constraints that would preclude the assumed level of development.

#### 2. Infrastructure Constraints

The City of Oceanside has a limited amount of vacant land available for new multi-family development. All currently available sites have necessary infrastructure such as water, wastewater and drainage systems in place. Much of the new multi-family development during the planning period is expected to be infill development in the downtown area, along identified street corridors such as Coast Highway and Oceanside Boulevard, and in transit-oriented development projects along the Sprinter rail line. Some infrastructure upgrades will be needed to serve the new development; however, funding mechanisms will be coordinated with the planning for these areas to ensure that infrastructure requirements do not become a constraint to development.

Additionally, the City's Capital Improvement Program (CIP) contains a schedule of public improvements including streets and other public works projects to facilitate the continued build-out of the City's General Plan. The CIP helps to ensure that construction of public improvements is coordinated with development.

The City of Oceanside is served by the San Luis Rey Wastewater Treatment Plant, which has a capacity of 15.4 MGD. The City is also served by the La Salina Wastewater Treatment Plan, which is currently in the process of being decommissioned. When the La Salina plant closes, the San Luis Rey plant will take on treatment of the additional wastewater flows currently directed to the La Salina plant.

The City's Water Division operates and maintains the City's water treatment, distribution and metering systems. Approximately 77% of the City's water is purchased from the San Diego County Water Authority (SDCWA), which in turn receives much of its water from the Metropolitan Water District of Southern California. This untreated, imported water purchased from the SDCWA is treated at the Robert A. Weese Filtration Plant, which has a capacity of 25 MGD. Additional treated drinking water is purchased from the SDCWA and blended with water from the Carlsbad Desalination Plant to make up about 12% of the City's water supply. The remaining 11% comes from groundwater in the Mission Basin, which has a capacity of 6.4 MGD. Groundwater is purified through a desalting process at the Mission Basin Groundwater Purification facilities.

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Although subject to cost increases, Oceanside's reliance on SDCWA water assures that there will be a sufficient water supply to support projected population growth during the planning period, provided no supply deficits from the SDCWA. Should SDCWA project deficits in the future, the City would implement extraordinary conservation or convert additional customers to recycled water in order to meet water supply needs.

#### 3. Land Costs

Land represents one of the most significant components of the cost of new housing. Land values fluctuate with market conditions, and the recent downturn in the housing market has affected land values. Changes in land prices reflect the cyclical nature of the residential real estate market. Even with the real estate downturn, the high price of land throughout San Diego County still poses a significant challenge to the development of lower-income housing. Density affects development feasibility by affecting land cost per unit. As discussed in the Governmental Constraints section of this chapter, allowable multifamily residential densities in Oceanside are sufficient to facilitate development of affordable housing.

#### 4. Construction Costs

Construction cost is affected by the price of materials, labor, development standards and general market conditions.

One indicator of construction costs is Building Valuation Data compiled by the International Code Council (ICC). The unit costs compiled by the ICC include structural, electrical, plumbing, and mechanical work, in addition to interior finish and normal site preparation. The data are national and do not take into account regional differences, nor include the price of the land upon which the building is built. In 2020, according to the latest Building Valuation Data release, the national average for development costs per square foot for apartments and single-family homes in 2020 are as follows:

- Type I or II, R-2 Residential Multifamily: \$148.82 to \$168.94 per sq. ft.
- Type V Wood Frame, R-2 Residential Multifamily: \$113.38 to \$118.57 per sq. ft.
- Type V Wood Frame, R-3 Residential One and Two Family Dwelling: \$123.68 to \$131.34 per sq. ft.
- R-4 Residential Care/Assisted Living Facilities generally range between \$143.75 to \$199.81 per sq. ft.

The City has no influence over materials and labor costs, and the building codes in Oceanside are not substantially different than most other cities in San Diego County. In recent years, construction costs for materials and labor have increased at a slightly higher pace than the general rate of inflation according to the Construction Industry Research Board.

#### 5. Cost and Availability of Financing

The crisis in the mortgage industry between 2007 and 2012 affected the availability and cost of real estate loans. One of the primary factors contributing to real estate recession was the lending policies of "sub-prime" mortgage brokers who approved loans for borrowers without sufficient equity and ability to repay the loans. As a result of these

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practices, there were significant foreclosure activities in the housing market. However, the housing market has fully recovered from the housing market implosion and foreclosure rates in recent years have dropped, particularly in Oceanside. In May 2020 there were 92 properties in Oceanside in some stage of foreclosure (default, auction, or bank-owned), a rate of only 0.02 percent. Moreover, the foreclosure rate in Oceanside is lower than San Diego County, which has a foreclosure rate of 0.03 percent, or California overall which has a rate of 0.04 percent.

Moreover, home loan application approvals are high, particularly for conventional and government-backed home purchase loans. At least 80 percent of these loans were approved in 2018 in the City of Oceanside. Nonetheless, changes in mortgage underwriting standards following the mortgage crisis are likely to continue to have greater impacts on low-income families than other segments of the community. In addition, the onset of the COVID-19 pandemic in early 2020 is anticipated to significantly impact the region's economy, and may have significant impacts on the housing market, foreclosure rates, and loan availability.

Table 39: Disposition of Home Purchase and Improvement Loan Applications

Loan Type	Total Applicants	Approved	Denied	Other
Conventional Purchase	3,280	80%	7%	14%
Government-Backed Purchase	1,325	82%	6%	12%
Refinance	922	52%	39%	9%
Home Improvement	4,187	64%	18%	18%
Total	9,714	71%	15%	15%

#### Notes:

Source: www.lendingpatterns.com; 2018.

# Timing and Density

Market can also constrain the timing between project approval and requests for building permits. In some cases, this may be due to developers' inability to secure financing for construction. In Oceanside, the average time between project approval and request for building permit is typically four to six months.

As described in the Housing Resources section of this Housing Element, projects tend to be proposed and approved below the maximum available density, except for more recent projects in the mixed use areas. As future residential development will likely occur in mixed use areas, the City anticipates average density of development will increase during the 6<sup>th</sup> cycle Housing Element.

# 7. Efforts to Address Nongovernmental Constraints

The City has taken into consideration the nongovernmental constraints in the development of the sites inventory by selecting sites that promote pedestrian-friendly, transit oriented mixed-use development. The City identified sites along the Coast Highway Incentive District, which incentivizes development by providing an alternative to existing zoning standards, allowing additional building height and density, standalone residential

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<sup>1. &</sup>quot;Appr. Not Accepted" are those applications approved by the lenders but not accepted by the applicants.

<sup>2. &</sup>quot;Other" includes files closed for incompleteness, and applications withdrawn.

use, and expedited permit processing in exchange for public benefits and adherence to form-based development standards. Development in the corridor sites is expected to be incentivized by the Smart and Suitable Corridors Plan (SSCP) through increased density allowance, streamlined entitlement review, CEQA clearance, and tactical infrastructure improvements. The SSCP will play a key role in establishing a growth vision for the next 15 to 20 years by: 1) identifying those areas best suited for future employment and housing growth and 2) ensuring that the resources necessary to accommodate such growth are dedicated to these areas.

By upzoning sites near transit and in areas where density bonuses, incentives, and concessions may also more feasible, the City expects non-governmental constraints to be lessened. Density bonuses, together with the incentives and/or concessions, and location in high resource areas result in a lower average per-unit cost of land and increase opportunity for funding for affordable. The City is also addressing the cost constraints for affordable housing by reducing or waiving permitting fees for ADUs.



#### V. HOUSING ACTION PLAN

This chapter of the Housing Element contains goals and policies the City will implement to address a number of important housing-related issues during the 2021-2029 planning period. While many of the programs have been carried forward from the previous period, others have been revised or added to reflect the evaluation process (Appendix A) and/or new circumstances.

The primary goal of the City of Oceanside is to ensure that decent, safe housing is available at a cost that is affordable to all current and future residents of this community at a cost which is within the reach of the City. To this end, the City will strive to maintain a reasonable balance between rental and ownership housing opportunities, between senior and family housing, and encourage a variety of individual choices of tenure, type, and location of housing throughout the community.

To achieve this goal, the following sub-goals and policies are addressed in this element: 1) produce opportunities for decent and affordable housing for all citizens; 2) encourage the development of a variety of housing opportunities; 3) protect, encourage, and provide housing opportunities for persons of low and moderate income; and (4) promote equal opportunity for all residents to reside in housing of their choice. Each issue area and the supporting goals and policies are identified and discussed in the following section.

# A. Housing Goals and Policies

A sound basis for any plan of action is a set of well-defined goals and policies to express the desires and aspirations of the community. The City has established the following housing goals:

# Goal 1: Produce opportunities for decent and affordable housing for all of Oceanside's citizens.

- Policy 1.1: Promote a high quality urban environment with stable residential neighborhoods and healthy business districts.
- Policy 1.2: Encourage and assist in neighborhood rehabilitation and beautification activities.
- Policy 1.3: Promote a high, stable rate of homeownership in Oceanside.
- Policy 1.4: Advocate the rehabilitation of substandard residential properties by homeowners and landlords.
- Policy 1.5: Continue to utilize the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing quality and conditions in Oceanside.
- Policy 1.6: Encourage higher-density housing development along transit corridors and smart growth focus areas in order to encourage preservation of natural resources and agricultural land; reduce energy consumption and emissions of greenhouse gasses and other

air pollutants; reduce water pollution occasioned by stormwater runoff; and promote active transportation with its associated health benefits.

Policy 1.7: Explore a form of a cap on short-term rentals to preserve long term housing stock.

# Goal 2: Encourage the development of a variety of housing opportunities, with special emphasis on providing:

- A broad range of housing types, with varied levels of amenities and number of bedrooms.
- Sufficient rental stock for all segments of the community, including families with children.
- Housing that meets the special needs of the elderly, homeless, farm workers, and persons with disabilities, and those with developmental disabilities.
- Housing that meets the needs of large families.
- Policy 2.1: Designate land for a variety of residential densities sufficient to meet the housing needs for a variety of household sizes and income levels, with higher densities being focused in the vicinity of transit stops, smart growth focus areas, and in proximity to significant concentrations of employment opportunities.
- Policy 2.2: Encourage both the private and public sectors to produce or assist in the production of housing with particular emphasis on housing affordable and accessible to lower income households, persons with disabilities, elderly, large families, female-headed households, farm workers, and homeless persons.
- Policy 2.3: Encourage housing for the elderly and persons with disabilities near public transportation, shopping, medical, and other essential support services and facilities.
- Policy 2.4: Encourage developers to employ innovative solutions to meet housing needs, including adaptive reuse of existing non-residential buildings.

# Goal 3: Protect, encourage, and provide housing opportunities for persons of low and moderate income.

- Policy 3.1: Continue to utilize federal and state subsidies to the fullest extent in order to meet the needs of lower income residents.
- Policy 3.2: Use the City's regulatory powers to promote affordable housing.
- Policy 3.3: Provide support to nonprofit development corporations for the development of affordable housing.

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- Policy 3.4: Ensure that the development of lower income housing meets applicable standards of health, safety, and decency.
- Policy 3.5: Encourage the development of housing for low and moderate income households in areas with adequate access to employment opportunities, community facilities, and public services.
- Policy 3.6: Attempt to preserve restricted low income housing in Oceanside that is at risk of converting to non-low income use by: a) identifying financial resources available to preserve these units; and b) assisting interested agencies and/or tenant groups in forming partnerships and againing access to financial and technical resources.
- Policy 3.7: Encourage the disbursement of lower and moderate income housing opportunities throughout all areas of the City.
- Policy 3.8: Encourage inclusionary housing to be built on or off-site for new housing projects rather than pay in-lieu fee.

# Goal 4: Promote equal opportunity for all residents to reside in housing of their choice.

- Policy 4.1: Prohibit discrimination in the sale or rental of housing and promote equal access to housing opportunities for all.
- Policy 4.2: Assist in the enforcement of fair housing laws by receiving and investigating fair housing allegations, monitoring compliance with fair housing laws, and referring possible violations to enforcing agencies.
- Policy 4.3: Employ place-based strategies in making neighborhood improvements.

# B. Housing Programs

The programs contained in this section of the Housing Element describe specific actions the City of Oceanside will carry out over the 2021-2029 Housing Element cycle to satisfy the community's housing needs and meet the requirements of State law. The City's quantified objectives for the 2021-2029 Housing Element follow the program descriptions.

# Program 1: Housing Revenue Bonds (Multi-Family)

This program provides housing revenue bonds for the development of affordable housing multi-family housing for lower income households. The City last issued Private Activity bonds (via an award from CDLAC) in 2016 to assist with the development of Villa Storia, a 38-unit affordable housing complex. The City will continue using this funding mechanism for future affordable developments if available and appropriate.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: Issuance of bonds by the City

Objectives and Schedule:

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• Seek to issue bonds in conjunction with other sources of financing as needed for affordable housing projects.

#### **Program 2: Density Bonus**

The State has recently passed several bills that change the State Density Bonus law. The City will review and revise its density bonus ordinance to comply with the recent changes, including:

- AB 1763 (Density Bonus for 100 Percent Affordable Housing) Density bonus and increased incentives for 100 percent affordable housing projects for lower income households.
- SB 1227 (Density Bonus for Student Housing) Density bonus for student housing development for students enrolled at a full-time college, and to establish prioritization for students experiencing homelessness.
- AB 2345 (Increase Maximum Allowable Density) Revised the requirements for receiving concessions and incentives, and the maximum density bonus provided.

Implementing Agency: Development Services Department/Planning Division

Funding Source: General Fund

Objectives and Schedule:

• Revise the Zoning Ordinance to update density bonus provisions consistent with State law within one year of adoption of the Housing Element.

# **Program 3: Inclusionary Housing Program**

The City's inclusionary housing program requires that developers of three or more housing units reserve 10% of the units for lower income households. The program includes the following requirements.

- For-sale residential projects of three or more units must reserve 10 percent of the units as owner-occupied units affordable to low and moderate income households.
- An in-lieu fee option is available at the developer's discretion. The methodology of calculating in-lieu fee has been updated to reflect a fee based upon square footage. In-lieu fees will be used to assist new construction consistent with the goals of the Housing Element.

On January 22, 2020, the City Council directed staff to prepare amendments to Chapter 14C to facilitate and encourage more developers to construct on or off-site reserved units. Phase 1 was adopted on September 9, 2020 and revised 14C to apply inclusionary housing requirements to new rental housing projects and allow deferral of the in-lieu fee on the same terms as deferral of impact fees. Phase 2 will consist of a comprehensive review and further analysis of the Inclusionary Housing Ordinance. The City is retaining the services of a consultant to complete a new nexus study and potentially revising the methodology used to calculate the in-lieu fees. An RFP has been issued to hire a consultant to assist with the revision.

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Implementing Agency: Neighborhood Services Department/Housing Division; Development Services Department/Planning Division

Funding Source: Developer as condition of construction

Objective & Schedule:

- In 2022, assess the Inclusionary Program to incentivize development rather than payment of an in-lieu fee within one year of the Housing Element adoption.
- Continue to monitor the Inclusionary Housing program to determine if amendments are necessary in order to ensure that the overall supply and cost of affordable housing is not unduly impacted.

#### **Program 4: Affordable Housing Strategy**

While it must be recognized that local funding capacity for affordable housing has been severely diminished by the dissolution of redevelopment agencies, the City will continue to facilitate production of affordable housing, including units targeted to extremely low income (ELI) households, through the following efforts:

- a) Provide administrative assistance upon request to developers seeking available state and federal funding and/or tax credits for the construction of low- and moderate-income housing.
- b) Facilitate projects that incorporate affordable units by granting modifications to development standards, expediting the review process, and/or providing financial incentives consistent with City regulations and state law.
- c) Contact affordable housing developers at least once each year to solicit interest and apprise them of available assistance programs.
- d) Whenever feasible, provide targeted assistance for special needs housing and extremely low income (ELI) units will be provided through density bonuses and/or regulatory incentives, modified development standards and fee deferrals, whenever feasible. Establish an objective of 634 ELI units for the planning period, consistent with the City's regional fair share of such units.

In addition to these efforts, in 2020 the City Council approved the Affordable Housing Strategy, which identifies people experiencing homelessness and extremely low income populations as priority populations. Staff have worked with the Housing Choice Voucher staff, the HOT staff, and service providers in an effort to integrate the flow of services including unsheltered homeless, rental assistance, affordable housing development and affordable homeownership. The Housing strategy focuses on the full range of individuals in need of services, services currently provided, and available funding sources. This enables staff to take a thoughtful look at where gaps in service and funding occur, and how, if those gaps are filled, we can address larger community issues. The following is a summary solutions for the priority areas/populations to seek services and housing options through a Request for Proposal process:

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- Persons experiencing homelessness: Temporary shelters, bridge housing, vouchers, care coordination (before, during and after), permanent supportive housing.
   Prevention of homelessness is also critical.
- Extremely Low Income Households: Care coordination, permanent supportive housing, senior housing, job training, child care support. Prevention of homelessness is also critical.

On August 12, 2020, the Housing Commission voted unanimously to recommend the issuance of a RFP/NOFA for the implementation of the Housing Strategy priority areas. The Commission included in the recommendation that up to \$500,000 of Inclusionary Housing in-lieu funds be utilized toward homeless sheltering property or infrastructure, and that the RFP/NOFA include criteria for the measurement accountability toward meeting the priority areas of the Housing Strategy.

Funding for the Affordable Housing Strategy include HOME, remaining Housing Asset Funds, Project-Based vouchers, Inclusionary and Permanent Local Housing Allocation (PLHA). The City's plan for PLHA is to use as operating funds for an emergency shelter for persons experiencing homelessness.

Implementing Agency: Neighborhood Services Department/Housing Division and Housing Successor Agency; Development Services Department/Planning Division

Funding Source: HOME, Housing Asset Fund, Project-Based vouchers, Inclusionary and Permanent Local Housing Allocation (PLHA)

Objectives and Schedule:

• Continue to implement the Affordable Housing Strategy with the goal of facilitating the development of 1,268 lower income units.

# **Program 5: Accessory Dwelling Units**

In August 2020, the City amended the Zoning Ordinance to comply with State law on the provision of Accessory Dwelling Units (ADUs). The City will continue to encourage accessory dwelling units as a source of affordable housing opportunities, as mandated by California law. Specifically, the City will:

- Promote opportunities and requirements for ADU construction through newsletters, City website, and promotional brochures available at various City departments and community locations.
- Allocate CDBG funds for illegal garage conversion to bring the units up to code.
- Apply for CalHOME funds to provide rehabilitation assistance for ADUs.

Implementing Agency: Development Services Department/Planning Division; Neighborhood Services Department/Housing Division

Funding Source: General Fund, CDBG, CalHOME

Objectives and Schedule:

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- Facilitate the development of 80 ADUs per year.
- Develop a monitoring program in 2022 to ensure the City is on track to meeting the construction goals. If by April 2025 the City is not meeting its ADU goal, review and revise polices and efforts to increase ADU construction as necessary.

#### **Program 6: Farm Worker Housing**

Oceanside permits farmworker housing in its agricultural district zone A with a maximum of 36 beds. A Use Permit is required for farmworker housing with more than 36 beds. However, Oceanside has not updated its Zoning Ordinance to permit the use in accordance with the California Employee Housing Act.

Implementing Agency: Development Services Department/Planning Division; Neighborhood Services Department/Housing Division

Funding Source: General Fund

Objectives and Schedule:

- Amend zoning regulations in conformance with the Employee Housing Act within one year of Housing Element adoption.
- Continue to investigate options and opportunities as funds and programs become available to provide farm worker housing.
- Work with service providers, nonprofits, and agricultural employers to identify sites or zones appropriate for the development of housing for farm workers.

#### Program 7: Adequate Residential Sites to Accommodate the RHNA and No Net Loss

The City of Oceanside has been allocated a RHNA of 5,443 units for the 6<sup>th</sup> cycle. Accounting for projected ADUs and entitled/pipeline projects, the City has a remaining RHNA of 2,592 units, including 1,869 lower income units. Under the current General Plan and development regulations, the City can potentially accommodate up to 1,441 units, including 867 units feasible for lower income housing, with a shortfall of 1,151 units, including 1,002 units for lower income housing.

The City is in the process of conducting a comprehensive update to the General Plan and the Smart Sustainable Corridors Plan. Through this planning process, the City anticipates expanding its housing capacity substantially. Specifically, areas to be redesignated for increased density (35-43 units per acre) will be more than adequate to accommodate the City's remaining RHNA.

To ensure that the City monitor its compliance with SB 166 (No Net Loss), the City will develop a procedure to track:

 Unit count and income/affordability assumed on parcels included in the sites inventory.

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- Actual units constructed and income/affordability when parcels are developed.
- Net change in capacity and summary of remaining capacity in meeting remaining Regional Housing Needs Allocation (RHNA).

Implementing Agency: Development Services Department/Planning Division

Funding Source: General Fund

Objectives and Schedule:

- Within three years of the statutory deadline of the 6<sup>th</sup> cycle Housing Element, redesignate/rezone at least 33 acres for residential development with a density range of at least 35 to 43 units per acre to accommodate the City's RHNA shortfall of 1,151 units. As part of this rezoning, a minimum of 33 acres will be rezoned to permit multifamily by-right (without discretionary action) and sufficient to accommodate the shortfall of 1,151 units (including 1,002 lower income units). The rezoned sites will meet the requirements of Government Code 65583.2, including, but not limited to a minimum density of 20 units per acre, minimum site size to permit at least 16 units on site, and allow ownership and rental housing by right in which at least 20 percent of the units are affordable to lower income households.
- In 2022, develop a procedure to monitor no net loss requirements pursuant to SB 166.

#### Program 8: By-Right Approval for Projects with 20 Percent Affordable Units

Pursuant to AB 1397 passed in 2017, the City will amend the Zoning Ordinance to require by-right approval of housing development that includes 20 percent of the units as housing affordable to lower income households, applicable to the following types of sites:

- Sites being used to meet the 6th cycle RHNA that represent a "reuse" of sites previously identified in the 4th and 5th cycles Housing Element. The "reuse" sites are specifically identified in the inventory (see Appendix B).
- Sites being redesignated/rezoned after the statutory deadline of the Housing Element to accommodate the RHNA shortfall (see Program 7: Adequate Sites for RHNA and Appendix B).

Implementing Agency: Development Services Department/Planning Division

Funding Source: General Fund

Objectives and Schedule:

• Amend the Zoning Ordinance within one year of Housing Element adoption to create the by-right approval process.

#### Program 9: Smart and Sustainable Corridors Plan

As the City of Oceanside has little remaining greenfield available for development, there is a need to identify property within these urbanized corridors that can accommodate growth through infill and redevelopment. To this end, the City recently initiated a

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comprehensive update to its General Plan. Integrated in this effort is a Smart and Sustainable Corridors Plan (SSCP), funded through a Caltrans' Sustainable Transportation Grant Program. While the SSCP was originally conceived as a policy document outlining the overall vision for the corridors, it is now the City's intent to prepare a regulatory document that will establish new zoning standards that facilitate infill and redevelopment.

While current zoning within the City's major commercial corridors allows for mixed-use development with residential densities up to 29 dwelling units per acre, new policies, standards, and incentives are needed to spur infill and redevelopment in these areas. Sites were identified in the Sites Inventory to accommodate the City's RHNA allocation. These sites will allow residential densities of at least 35 du/ac.

Affordable housing development in these target areas will be enhanced through the City's expedited processing of lot mergers and development applications. Consolidation of adjacent parcels to create unified development sites is a simple administrative review process done concurrently with application review.

Implementing Agency: Development Services Department/Planning Division

Funding Source: General Fund

Objectives and Schedule:

- Seek available grant funding to facilitate TOD and smart growth throughout the planning period.
- Adopt the SSCP within three years of the statutory deadline of the Housing Element to increase minimum allowable residential densities to at least 35 du/ac for corridor sites (see Program 7: Adequate Sites for RHNA).

# Program 10: Emergency Shelters and Transitional/Supportive Housing Emergency Shelters

AB 101 requires a Low Barrier Navigation Center (LBNC) be a use by right in areas zoned for mixed use and nonresidential zones permitting multi-family uses if it meets specified requirements, including: access to permanent housing, use of a coordinated entry system (i.e., Homeless Management Information System), and use of Housing First according to Welfare and Institutions Code section 8255. A LBNC is defined as a Housing First, low barrier, temporary, service-enriched shelter focused on helping homeless individuals and families to quickly obtain permanent housing. Low barrier includes best practices to reduce barriers to entry, such as allowing partners, pets, storage of personal items, and privacy.

#### Transitional and Supportive Housing

Transitional and supportive housing is permitted by right in the RE-A, RE-B, RS, RM-A, RM-B, RM-C, RH, RH-U, and RT zoning districts in the Inland area, and in the R-1/CZ, R-3/CZ, and R-T/CZ zones in the coastal zone. In the CN, CG, CL, CS-HO, and CP zones. Transitional housing is allowed subject to approval of a conditional use permit, but supportive housing is not explicitly included as an allowable use. Beyond permitting requirements, there are no use regulations that apply specifically to transitional or supportive housing as distinct from other residential uses of the same type in the same zone. However AB 745 of 2013

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requires that transitional and supportive housing be considered a regular residential use to be permitted as similar uses in the same zones.

Furthermore, AB 2162 requires supportive housing meeting specific conditions to be permitted by right in zones where multi-family and mixed uses are permitted, and prohibits minimum parking requirements for such supportive housing within ½ mile of a public transit stop.

Implementing Agency: Development Services Department/Planning Department; Neighborhood Services Department/Housing Division

Funding Source: General Fund

Objectives and Schedule:

Amend zoning regulations in conformance with state law within one year of Housing Element adoption to:

- Allow Low Barrier Navigation Centers in areas zoned for mixed uses and nonresidential zones that permit multi-family uses.
- Explicitly allow transitional and supportive housing as a residential use to be permitted as similar uses in the same zone and to ensure compliance with AB 2162.
- Support housing services and facilities for the homeless (see Program 4: Affordable Housing Strategy).

# **Program 11: Housing Choice Vouchers**

The City will continue to apply to the U.S. Department of Housing and Urban Development (HUD) for local allocations of Section 8 Housing Choice Vouchers, which provide rent subsidies to low income residents. Under the Section 8 program, most tenants pay about 30 percent of their income for rent. The remainder – the difference between what the tenant pays and the actual rent – is paid directly to the landlord by the public housing agency.

California legislature passed SB 329, which redefines source of income as "lawful, verifiable income paid directly to a tenant or to a representative of a tenant, or paid to a housing owner or landlord on behalf of a tenant, including federal, state or local public assistance, and federal, state, or local housing subsidies, including, but not limited to, federal housing assistance vouchers issues under Section 8 of the United States Housing Act of 1937." SB 222 passed in 2019 also extends the same protection to VASH (Veterans Affairs Supportive Housing) voucher recipients. As a result, the City expects increased units will be available to voucher holders and allow for de-concentration of voucher users. Voucher can also be used for homeownership. The City is using vouchers for people experiencing homelessness and partnering with nonprofits to provide supportive services.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Objectives and Schedule:

- Continue to promote the HCV program to residents and property owners through dissemination of brochures at public counters, providing information on the City's website.
- Work with LASSD to promote acceptance of HCVs through outreach and education to renters, and rental property owners and managers (SB 329 and SB 222).
- Promote the use of Housing Choice Vouchers with the goal of maintaining at least the current level of assistance (1,600 voucher holders) in Oceanside.

#### Program 12: Manufactured Home Rental Adjustment Program

The City currently administers this program for approximately 17 mobile home parks (a total of 2,578 units.) As of 2020, 2,018 units are covered by the rent control ordinance. The program provides strict rent control, with the increase set at 75% of the annual CPI if the units passed the inspection.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: Park Registration fees and General Fund

Objectives and Schedule:

Continue to implement program with participation of 17 mobile home parks.

# Program 13: Coastal Zone Replacement Housing

The City will continue its existing coastal zone program, which requires the replacement of any units occupied by low- and moderate-income households lost through demolition. The emphasis of this program will be on retention of affordable units with replacement (Government Code 65590) on a unit-by-unit basis when removal cannot be avoided.

Implementing Agency: Neighborhood Services Department/Housing Division; Development Services Department/Planning Division

Funding Source: General Fund

Objectives and Schedule:

 Continue to monitor for development activities within the coastal zone and ensure compliance with the replacement requirements.

# Program 14: Acquisition/Rehabilitation

In partnership with nonprofit housing providers, the City will continue to pursue acquisition/rehabilitation of housing as affordable housing for lower income households. The City will identify priority areas, provide NOFA and pro forma evaluation and assistance, and enter into development partnerships. Under this program the City will continue to assist nonprofit developers with pre-development loans, pro forma analysis. The City will promote

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the availability of housing assistance funds to lower income households and, as applicable, the local development community through newsletters, City web site and promotional brochures available at various City departments and community locations. The City reports on a quarterly basis on the availability of funding for new construction as well as all the other housing programs.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: HOME; CDBG; Low income Housing Tax Credits; and Inclusionary Housing funds

Objectives and Schedule:

- Continue to implement the program, potentially increasing in the level of activity using a combination of fund resources.
- Pursue the acquisition/rehabilitation of 20 units over eight years.

#### **Program 15: Housing Rehabilitation Assistance**

The City implements two housing rehabilitation programs:

- Ownership Housing Rehabilitation Program (HRP): Assist in rehabilitation of owneroccupied housing by offering below market rate and deferred payment loans to qualified lower income households. There is no loan limit; however, the maximum loan-to-value ratio is 90% (i.e. total encumbrances excluding the rehabilitation loan shall not exceed 90% of the before-rehabilitation value).
- Mobile Home Improvement Grant: Provide grants (for very low income households) and matching grants (for low income households) up to \$6,000 for the rehabilitation of mobile homes. This program is available to primarily low income mobile home occupants. This program focuses on improvements necessary to bring the unit into compliance with the City's building code requirements.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: CDBG and revolving fund

Objectives and Schedule:

- Ownership Housing Rehabilitation Program 40 lower income households over eight years.
- Mobile Home Improvement Grant 160 lower income over eight years
- Promote the availability of CDBG funds to lower income households and, as applicable
  through newsletters, City web site and promotional brochures available at various City
  departments and community locations.
- Sponsor highly publicized community meetings to engage the community, especially in CDBG-targeted neighborhoods.

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#### Program 16: Low Income Homebuyer Assistance

The City continues to provide assistance to low income homebuyers through the following two programs, which are used in conjunction with each other:

- **FirstHome Program:** Provide information about the FirstHome program, which assists low-income first-time home buyers with down payment and closing cost assistance up to \$56,000.
- Mortgage Credit Certificate (MCC): Assists low- and moderate-income first-time home buyers through a federal income tax credit of up to 20% of the annual mortgage interest. This reduces the total income taxes of qualified home buyers, thus having the effect of subsidizing their payments.
- Affordable Market Homebuyer Assistance Program: Pilot program assists low- and moderate-income homebuyers (up to 115% AMI) with loans for down payment and closing costs of up to 20% of the purchase price. Purchase prices maximum is \$600,000 for Single Family Homes and \$450,000 for condominium, townhome or twinhome. (Funding source - \$360,000 Inclusionary In-Lieu fees).

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: HOME, CalHOME. MCC, Inclusionary In-Lieu fees

Objectives and Schedule:

- Partner with financial institutions and continue to promote the availability of FirstHome funds to lower income households and the local development community.
- Continue to administer the MCC program.
- Promote the FirstHome and MCC programs through newsletters, City web site and promotional brochures available at various City departments and community locations, with the objective of assisting 16 households over eight years.

#### **Program 17: Relocation Assistance**

The City adheres to the Federal Unifrom Relocation Act and California Uniform Relocation and Real Property Act as required to mitigate impacts upon people displaced as a result of public activities.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: Various program-related funding mechanisms (e.g., HOME funds)

Objectives and Schedule:

• Avoid dislocating households, especially low-income households, if feasible. Otherwise, minimize the dislocation and provide relocation assistance as required.

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#### **Program 18: Preservation of Affordable Housing Units**

According to City and HUD data, the City of Oceanside has four affordable housing developments with 264 assisted units in which the earliest potential date of subsidy termination could occur during the 10-year period 2021 to 2031.

- Mar Vista House 6 units
- North River Club Apartments 56 units
- Riverview Springs 73 units
- Ocean Breeze Senior Villas 130 units

The City will monitor affordable housing units that are "at risk" of converting to market rates during the Housing Element cycle and consider measures to preserve their affordability prior to expiration of affordability contracts. These measures may include:

- Purchase of affordability covenants, working with property owners and nonprofit housing organizations to preserve affordability.
- Coordinate with the County Department of Housing and Community Development to secure continued subsidies and/or the commitment of available housing funds.
- Identify Federal, State and local financing and subsidy programs that can be used to preserve assisted housing developments at-risk of conversion.
- Notify and education to tenants affected by the expiration of housing assistance subsidies in order to help these tenants find suitable replacement housing, if necessary.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: CDBG; HOME; Inclusionary Housing in-lieu fee

Objectives and Schedule:

- Monitor at-risk units and contact property owners to negotiate extension of affordability covenants if feasible with the objective of preserving the 264 potentially at-risk units.
- Provide notice and education to affected tenants to assist them in finding suitable replacement housing.

# Program 19: Affirmatively Furthering Fair Housing

To affirmatively furthering fair housing, the City will be engaged in a range of activities:

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Housing Mobility Strategies	<ul> <li>Outreach to property owners to participate in the Housing Choice Voucher Program (Program 11).</li> <li>Expand outreach and education on SB 329 and SB 229 on Source of Income Protection to promote the use and expand the locational choices for Housing Choice Vouchers (see Program 11).</li> </ul>
Place-Based Strategies to Encourage Community Revitalization	<ul> <li>Plan and prioritize funding for public improvements to low-resource areas through the CDBG and HOME programs.</li> <li>Pursue acquisition and rehabilitation of housing in areas exhibiting deterioration (see Program 14)</li> </ul>
New Housing Choices in Areas of High Opportunity	<ul> <li>Pursue adoption of the General Plan and Sustainable and Smart Corridors Specific Plan that offer increased opportunities for a range of housing choices within three years of the statutory deadline of the Housing Element.</li> <li>Review and potentially revise the Inclusionary Housing Program to encourage the production of affordable units on site (Program 3).</li> </ul>
	Promote accessory dwelling units (Program 5).
Protecting Existing Residents from Displacement	<ul> <li>Implement a range of tenant protection programs and measures, including:         <ul> <li>Housing Choice Vouchers (Program 11)</li> <li>Manufactured Home Rental Adjustment (Program 12)</li> <li>Coastal Zone Replacement Housing (Program 13)</li> <li>Relocation Assistance (Program 17)</li> <li>Preservation of Affordable Housing (Program 18)</li> </ul> </li> </ul>

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#### Implement a fair housing program (through Legal Aid Society of San Diego or other contractors) that involves various components. Annually: Conduct two fair housing seminars on fair housing laws and updates for private sector, non-profit agencies, government agency, and/or other appropriate audiences. Provide two training sessions and technical assistance to City staff and others regarding fair housing issues and laws, such as reasonable accommodation requirements, and referral to resources, and bring awareness of current events and fair housing trends. Fair Housing Services Develop, produce, and distribute fair housing brochures, pamphlets, etc., in English and Spanish. Provide an outreach table at annual events: Library Resource Fair, Crown Heights Community Fair, Eastside Neighborhood Fair, and the Libby Lake Resource Fair. Develop and disseminate two news articles or news releases on fair housing to bring awareness to rights and enforcement outcomes. Conduct fair housing testing and investigations to assess the nature and extent of housing discrimination.

Implementing Agency: Neighborhood Services Department/Housing Division

Funding Source: CDBG Funds

Objectives and Schedule:

• Implement the City's AFFH activities as outlined above.

# C. Quantified Objectives

Housing Element law requires that quantified objectives be established with regard to new construction, rehabilitation, conservation, and preservation activities that will occur during the Housing Element cycle. Table 40 summarizes the City of Oceanside's quantified objectives for the provision of affordable housing opportunities during the 2021-2029 Housing Element cycle.

Table 40: Quantified Objectives (2021-2029)

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	Income Category					
Program Category	Extremely Low	Very Low	Low	Moderate	Above Moderate	Totals
RHNA	634	634	718	883	2,574	5,443
New Construction <sup>1</sup>	343	3	248	722	2,374	3,687
Rehabilitation <sup>2</sup>	40	40	80			160
Conservation <sup>3</sup>	800	800				1,600
Preservation <sup>4</sup>	132	132				264
Homebuyer Assistance			8	8		16

- 1. Quantified objectives for new construction based on units entitled/under review, projected ADUs, and 25% of the remaining lower income RHNA and 50% of the remaining moderate and above moderate income RHNA (see Table 22)
  2. Owner-Occupied Housing Rehabilitation and Mobile Home Improvement Grant
  3. Section 8 vouchers
  4. Assisted affordable units at-risk
  5. Low-Income Homebuyer Assistance Program



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#### APPENDIX A: EVALUATION OF THE PRIOR HOUSING ELEMENT

Section 65588(a) of the Government Code requires that jurisdictions evaluate the effectiveness of the existing Housing Element, the appropriateness of goals, objectives and policies, and the progress in implementing programs for the previous planning period. This appendix contains a review of the housing goals, policies, and programs of the previous housing element, and evaluates the degree to which these programs have been implemented during the previous planning period. This analysis also includes an assessment of the appropriateness of goals, objectives and policies. The findings from this evaluation have been instrumental in determining the City's 2021-2029 Housing Implementation Program.

Table A-1 summarizes the programs contained in the previous Housing Element along with the source of funding, program objectives, accomplishments, and implications for future policies and actions.

Table A-2 summarizes new units built during the 2013-2021 Housing Element period.

Table A-3 presents the City's progress in meeting the quantified objectives from the previous Housing Element.



Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
Program 1: Housing Revenue Bonds (Multi-Family)	This program provides housing revenue bonds for the development of affordable housing multi-family housing for lower-income households.	The City plans to issue bonds in conjunction with other sources of financing as needed for affordable housing projects.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	Multifamily Housing Revenue Bonds were issued in 2016 for the 38 units Villa Storia project.	Multifamily Housing Revenue Bonds will be issued for larger affordable housing projects which typically involve multiple sources of financing.
Program 2: Low Income Housing Tax Credit (LIHTC)	The City will seek to gain funding for the development of affordable housing through the LIHTC program.	The City plans to use LIHTC in conjunction with other sources of financing for affordable housing projects as individual projects are proposed.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	LIHTC have been award for the following affordable housing projects: Mission Cove (288 units) and Villa Storia (38 units).	LIHTC will be utilized for larger affordable housing projects which typically involve multiple sources of financing. However, this is a funding source for housing developers and not a City housing program.
Program 3: Density Bonus	The City's Density Bonus Ordinance was revised in the spring of 2012 to comply with the provisions of SB 1818, which will facilitate higher-density for developments that provide affordable housing.	Continue to implement the Density Bonus Ordinance throughout the planning period.	City of Oceanside Planning Division	The City encouraged density bonus development as an option for new developments. On May 8, 2019, the City approved updates to zoning regulations to comply with revisions to state Bonus Law.	Continue to implement the Density Bonus Ordinance but updates are necessary to be consistent with more recent changes.
Program 4: Inclusionary Housing Program	The City's inclusionary housing program requires that developers of three or more housing units reserve 10% of the units for low-income households. The program includes the following requirements.  • For-sale residential projects of three or more units must reserve 10 percent of the units as owner-occupied units affordable to low- and moderate-income households.  • An in-lieu fee option is available at the developer's discretion. In-lieu fees will be used to assist new construction consistent with the goals of the Housing Element.	The City will continue to monitor and assess the Inclusionary Program to determine if amendments are necessary in order to ensure that the overall supply and cost of affordable housing is not unduly impacted.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division and Planning Division	Most developments opted to pay an in-lieu fee versus building affordable units onsite. One approved development provided 38 units on site to meet its Inclusionary Housing requirements in 2015.	The City will be updating its inclusionary housing ordinance to encourage the construction of more affordable housing rather than accept in-lieu fees.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
Program 5: Facilitate New Affordable Housing Construction	While it must be recognized that local funding capacity for affordable housing has been severely diminished by the dissolution of redevelopment agencies, the City will continue to facilitate production of affordable housing, including units targeted to extremely-low-income (ELI) households.  To further encourage affordable multi-family development, the following additional zoning amendments will be initiated in 2013:  Eliminate the CUP requirement for multifamily projects with 20 units or more in coastal areas, and limit required entitlements for such projects to normal Coastal Permits and Development Plan approvals, which focus on conformance with development standards rather than examining the appropriateness of the use itself.	Initiate Code amendments in 2013. Strive to meet the City's RHNA objectives as set for the 2010-2020 projection period.	Redevelopment Unallocated Set-Aside Housing Fund	As of 2019, 687 permits were issued for deed-restricted units. These include three new Affordable Housing construction projects totaling 358 units.  Zoning Ordinance amendments were not accomplished but will likely take place during a future comprehensive update of the Zoning Ordinance	The City is currently updating its inclusionary housing ordinance to encourage the construction of more affordable housing rather than accept inlieu fees.  The City will continue to facilitate affordable housing construction.
Program 6: Section 202	The City will continue to work with local nonprofits to seek a sponsor and assist them in preparing the application for Section 202 funding from the U.S. Department of Housing and Urban Development (HUD).	While these funds will be difficult to obtain due to pending federal budget cuts and the highly competitive nature of such projects, the City will continue to pursue funding during the 2013 – 2021 Housing Element cycle.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division and nonprofit agencies (Presbyterian Homes).	The potential to obtain HUD 202 funding for projects was reviewed as projects were presented	Section 202 is a HUD funding program for nonprofit developers. This is not a City housing program.
Program 7: Accessory Dwelling Units	The City will continue to encourage accessory dwelling units as a source of affordable housing opportunities, as mandated by California law. Zoning amendments will be processed to ensure compliance with current state law (AB 1866).	Process zoning amendments in 2012-13. The City expects about 3-5 accessory units per year to be developed under this program.	City of Oceanside Planning Division	Zoning amendments were adopted in 2017 in compliance with AB 1866, SB 1069 and AB 2299. An additional amendment to comply with SB 229 and AB 494 was completed in May of 2018. The City	The City will include a program to promote ADU development and monitor its progress.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
				adopted a state compliant ADU ordinance in August of 2020	
Program 8: Farm Worker Housing	In conformance with the California Employee Housing Act, the City will amend zoning regulations to allow farmworker housing with up to 36 beds or 12 units by-right in any district where agriculture is a permitted use. The City will also continue to explore and implement methods to facilitate the development of such housing through state farm worker housing programs.,	The City will amend zoning regulations in conformance with the Employee Housing Act in 2013 and investigate options and opportunities as funds and programs become available. This activity is reviewed by the City as part of its quarterly housing program updates.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	Ordinance was adopted in 2018, but the ordinance is not entirely consistent with the Employee Housing Act. No proposal for farm worker housing was received.	The City will continue to explore funding opportunities available to provide farmworker housing in conjunction with affordable housing projects and will amend the Farm Worker Housing Ordinance in compliance with Employee Housing Act.
Program 9: Adequate Residential Sites to Accommodate the RHNA	The City will continue to monitor its land inventory, especially residential land available for multi-family development as well as commercial and redevelopment sites that may be suitable for residential development. The City will continue to provide land use data, including the residential component, to SANDAG as part of the regional growth forecast process.	Continue to maintain adequate sites for new housing development commensurate with the RHNA throughout the planning period.	City of Oceanside Planning Department	The City monitored its sites inventory to ensure that adequate sites with appropriate zoning could accommodate housing during the 2013-2021 RHNA planning period.	The City will provide adequate sites through the comprehensive update to the General Plan and Sustainable and Smart Corridors Plan. Current General Plan and development regulations can only accommodation a portion of the City's RHNA.
Program 10: Transit Oriented Districts (TOD) and Smart Growth Focus Areas	The City will continue efforts to pursue smart growth improvement grants, state grants and other funding sources to facilitate residential development in identified smart growth concept areas and other appropriate smart growth areas in the City of Oceanside. As funding and staff resources allow, the City will continue to pursue implementation programs for the Coast Highway Vision and Strategic Plan, which calls for mixed-use housing development within the Coast Highway commercial corridor.  Affordable housing development in these target areas will be enhanced through the City's	Seek available grant funding to facilitate TOD and smart growth throughout the planning period.	City of Oceanside Planning Division	During the 2013-2021 planning period, the City applied for grants and continued implementing provisions of the Coast Highway Vision Plan and pursued grant funding to update the Land Use Element of the General Plan with an emphasis on TOD and smart growth within the City's primary transit corridors. The City also engaged in outreach for the Coast Highway project.	The City will continue efforts to pursue smart growth improvement grants, state grants and other funding sources to facilitate residential development in identified smart growth concept areas and other appropriate smart growth areas in the city. As funding and staff resources allow, the City will continue to pursue implementation programs for the Coast Highway Vision and Strategic Plan, which calls for mixed-use housing development within the Coast Highway commercial corridor.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
	expedited processing of lot mergers and development applications. Consolidation of adjacent parcels to create unified development sites is a simple administrative review process done concurrently with application review.			In 2019,. the City also adopted a Coast Highway Incentive District Overlay to stand alone residential projects in commercial nodal areas on Coast Highway. The City initiated a comprehensive General Plan update in February 2020 which will include policies to facilitate TOD and Smart Growth Plan.	
				The City is preparing a Smart and Sustainable Corridors Specific Plan with an emphasis on TOD and smart growth within the City's primary transit corridors. The City was also awarded SB 2 Grant funding in the amount of \$310k and LEAP Grant funding in the amount of \$500,000 that will focus on CEQA streamlining and smart growth opportunity areas with the goal of promoting housing construction in these areas	
Program 11: Emergency Shelters and Transitional/ Supportive Housing	Permanent Emergency Shelters  New state legislation (SB 2) requires local jurisdictions to strengthen provisions for addressing the housing needs of the homeless, including the identification at least one zone where emergency shelters are allowed as a permitted use without a conditional use permit.  Temporary Winter Shelters  The City will waive the requirement of obtaining a Conditional Use Permit for churches to shelter up to 50 persons during the winter shelter period defined by the Regional Alliance	Amend zoning regulations in conformance with SB 2 within one year of Housing Element adoption	City of Oceanside Neighborhood Services/Housing and Code Enforcement Division and Planning Departments	The City zoning amendments to were adopted in 2014. However, the ordinance included distance requirements that are not consistent with State law.	The Housing Element update will include actions to amend the Zoning Ordinance to be consistent with State law regarding the provision of emergency shelters, transitional housing, and supportive housing.

Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
	for Solutions or the Neighborhood Services Director. <b>Transitional and Supportive Housing</b> SB 2 defines transitional and supportive housing as residential uses that are subject only to the same standards and procedures as apply to other residential uses of the same type in the same zone. To ensure compliance with this requirement, the City will revise its current regulations for transitional/supportive housing as needed to comply with the provisions of SB 2.				
Program 12: Section 8 Housing Choice Vouchers	The City will continue to apply to the U.S. Department of Housing and Urban Development (HUD) for local allocations of Section 8 Housing Choice Vouchers, which provide rent subsidies to low income residents. Although the City will continue to administer its housing vouchers, the City's ability to expand or even maintain this program at its current level is dependent upon the annual Federal budget process. Recent indications from HUD are that Federal support for Section 8 will not be expanded and that program retrenchment is likely over the next several years.	Seek federal funding for Section 8 vouchers as part of ongoing housing program activities throughout the planning period.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	As of 2020, the City administers 1,600 Section 8 vouchers. The open waitlist is approximately eight years. The City also continued to assist 50 households with the Family Self-Sufficiency Program. The City's Section 8 Program consistently received the "high-performer" designation by HUD from 2014-2018.	The City will continue to manage existing Section 8 HCV and 50 Family Unification Program (FUP) Vouchers
Program 13: Manufactured Home Rental Adjustment Program	The City will continue to consider petitions from mobile home park residents regarding rent increases by the Mobile Home Fair Practices Commission as empowered by ordinance. The City currently administers this program for approximately 19 mobile home parks (a total of 3,436 units.)	The City anticipates that it will continue to average about 17 applications per year under this program and make special adjustments in two to three cases per year. This program is an ongoing activity that the City will continue to implement throughout the planning period	City of Oceanside Neighborhood Services Department/Housing and Code Division	The City continued to administer this program on annual basis for 3,436 units in 19 mobile home parks from 2013-2018. As of 2019, the City administers the program for 17 mobile home parks for a total of 2,578 units.	The City will continue to administer this program on annual basis for 2,578 units in 17 mobile home parks.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
Program 14: Coastal Zone Replacement Housing	The City will continue its existing coastal zone program, which requires the replacement of any units occupied by low- and moderate-income households lost through demolition. The emphasis of this program will be on retention of affordable units with replacement (Government Code 65590) on a unit-by-unit basis when removal cannot be avoided.	The City does not anticipate that any units will be lost during both coastal zone and redevelopment agency activities during the 2013-2021 Housing Element cycle.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division; Planning Division	There have been no projects during the previous HE period which required Coastal Zone replacement housing.	No projects are in process or are anticipated to be completed during the next HE period which would require Coast Zone replacement housing.
Program 15: Acquisition/Rehabilita tion	The City will continue to attempt to acquire, or assist nonprofits in acquiring, buildings in need of rehabilitation. The buildings will be rehabilitated and rented/sold to low-income households.	This program is an ongoing activity that the City will continue to implement throughout the planning period. The City anticipates an increase in the level of activity for this program by using a combination of fund resources and program combinations and has set an objective of 80 units for this program during the 2013-2021 Housing Element cycle.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	Two 4-unit acquisition/rehabilitation projects were completed between 2013 and 2014. No other affordable housing acquisition/rehabilitation projects were completed during the previous HE period.	Additional projects will be considered as existing funding resources are available. It is anticipated that new projects will consist of smaller/in-fill properties.
Program 16: CDBG Funded Owner- Occupied Housing Rehabilitation	The City will continue to implement the Housing Rehabilitation Program (HRP) to assist in rehabilitation of owner-occupied housing by offering below market rate and deferred payment loans to qualified lower-income households.	This program is an ongoing activity that the City will continue to implement throughout the planning period. The City plans to rehabilitate 10 or so units per year under this program.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City closed one (1) rehabilitation loan during the previous HE period. Market conditions limited loan underwriting processing for this program.	While the City will continue to offer this program, the scope is reduced due to market conditions.
Program 17: Manufactured Home Matching Grant Program	The City will continue to provide grants (for very-low-income households) and matching grants (for low-income households) up to \$6,000 for the rehabilitation of mobile homes. This program is available to primarily low-income mobile home occupants. This program	This program is an ongoing activity that the City will continue to implement throughout the planning period. It is estimated that about 5-	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City processed 74 mobile home rehab matching grants during the previous HE period	It is anticipated that an average of 10 mobile home rehab matching grants will be processed annually during the next HE period.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
	focuses on improvements necessary to bring the unit into compliance with the City's building code requirements.	10 lower-income households will be assisted annually during the 2013-2021 Housing Element cycle.			
Program 18: Code Enforcement	Code enforcement activities will continue to be conducted on a citywide basis in response to complaints or observation of blighting and/or unsafe conditions.	Respond to code enforcement issues in a timely manner throughout the planning period.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City's Code Enforcement program has successfully processed an average of 6,000 complaints annually.	The City continues to offer code enforcement services but it is not included in the Housing Element as a specific housing program.
Program 19: Low Income Homebuyer Assistance	The City will continue to provide assistance to low-income home buyers through the following two programs, which are used in conjunction with each other.  FirstHome Program  The City will continue to provide information about the FirstHome program, which assists low-income first-time home buyers with down payment and closing cost assistance. The City will partner with financial institutions and continue to promote the availability of FirstHome funds to lower-income households and the local development community through newsletters, City web site and promotional brochures available at various City departments and community locations. The City reports on a quarterly basis on the availability of funding for all of its housing programs.  Section 8 Home Buyer Program  The City will continue to participate in the Section 8 Home Buyer Program.	These programs are ongoing activities that the City will continue to implement throughout the planning period. The City plans to assist about 5 low-income households per year (40 households during the 2013-2021 Housing Element cycle).	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City provided mortgage assistance as permanent financing to about 13 low income homebuyers during the previous HE period.	The City will continue to provide down payment and closing cost assistance to low-income homebuyers.
Program 20: Mortgage Credit Certificates	The Mortgage Credit Certificate (MCC) program assists low- and moderate-income first-time home buyers through a federal income tax credit of up to 20% of the annual mortgage interest. The City anticipates	This program is an ongoing activity that the City will continue to implement throughout the planning period. The	City of Oceanside Neighborhood Services/Housing and Code Enforcement Division	The City issued 13 MCCs in conjunction with the City's low-income First Time Homebuyer Program.	The City contracts with AHA to administer the MCC program.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
	receiving an annual allocation of new mortgage credit certificates during the 2013-2021 Housing Element cycle.	City plans to assist about six households per year under this program.			
Program 21: Review of Governmental Constraints	The following actions will be taken to ensure that the City's regulations do not pose unreasonable constraints to the maintenance, improvement, and development of housing, or to housing for persons with special needs.  a. Definition of "Family". The City will review and amend zoning regulations as necessary to comply with state law regarding the definition of "family".  b. Residential Care Facilities. The City will review and amend zoning regulations as necessary to comply with state law regarding licensed residential care facilities for six or fewer persons.  c. Single Room Occupancy. The City will amend zoning regulations to establish a definition and development standards that encourage and facilitate SRO housing.	Initiate Code amendments by 2013.	City of Oceanside Planning Department	The City zoning amendments were adopted in 2015.	Additional revisions of the Zoning Ordinance are needed to comply with recent changes to State law.
Program 22: Monitoring of Potential New Housing Funds	The City will continue to monitor and pursue any available new construction and subsidy programs to meet its housing needs.	The City staff continuously monitors funding and program resources and will use its consultants in Sacramento and Washington to keep apprised of potential resources. It will use its quarterly progress report to inform the general public and the development community, especially the nonprofit developers.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City continued to monitor and support potential affordable housing funding sources.	The City will continue to pursue funding to support its affordable housing strategy. This is not included in the 2021-2029 Housing Element as a separate program.

Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
Program 23: Rental and Vacancy Surveys	The City will continue to conduct and/or monitor periodic rental housing and vacancy surveys for use ongoing housing planning activities.	Periodic monitoring throughout the planning period.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	Surveys have been conducted as projects requiring the information are proposed. Housing staff also reviewed vacancy levels annually.	Surveys will be conducted as projects requiring the information are proposed. This is not included as a housing program.
Program 24: Land Write Downs	The City will continue to explore providing land write-downs for low-income rental housing projects based on standards and plans for adequate low-income housing sites. Assisted projects must meet the reservation requirements for low- and moderate-income households for a period of 30 years or more.	Evaluate opportunities for assistance as projects are proposed.	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	No project involved land write downs during the previous HE period.	It is anticipated that this program will not be utilized for a project within the next HE period due to lack of funding and the high costs of land. The Council has directed staff to review the Inclusionary Housing to encourage on-site construction of affordable housing.
Program 25: Housing Element Monitor/Revision	The City will continue to monitor implementation of the Housing Element annually as part of the General Plan implementation monitoring and reporting activities. As part of the monitoring process, the City will enforce a no net loss policy pursuant to Government Code Sec. 65863 to ensure that the inventory of potential housing development sites maintains sufficient capacity to accommodate the City's remaining share of regional housing need throughout the planning period.	Prepare annual monitoring reports for submittal to the City Council and HCD.	City of Oceanside Development Services/Planning Division and Neighborhood Services Department/Housing and Code Enforcement Division	Housing and Planning Division staff monitored implementation of the Housing Element and monitored the housing sites inventory and RHNA progress on an annual basis in the annual reports (APRs) submitted to HCD.	City staff will be working with the HE consultant to prepare the new HE document. This is not a housing program.
Program 26: Fair Housing Program	The City of Oceanside supports fair housing laws and statutes. To promote equal opportunity, the City contracts annually with Lifeline Community Services to provide fair housing services. The City will continue to refer fair housing questions and housing	The City will continue the documentation of discriminatory practices, education of public and housing industry regarding fair housing, expansion of minority housing opportunities, reduction of discrimination, and testing for discrimination throughout the planning period. Additionally, the City will continue to explore opportunities to enhance fair housing in	City of Oceanside Neighborhood Services Department/Housing and Code Enforcement Division	The City contracted annually with Lifeline Community Services to provide Fair Housing Services. Starting in 2016, the City began contracting annually with Legal Aid Society of San Diego, Inc (LASSD)to provide Fair Housing services. City Housing staff monitored the contract and receives quarterly reports from Lifeline. Between FY 2014 and FY 2018, LASSD served 1,452 Oceanside residents. Oceanside tested for discrimination based on disability, familial status, sexual orientation,	Housing staff will be updating Fair Housing procedures, policies and information during the next HE period.

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
	discrimination claims to Lifeline and/or HUD as appropriate. Lifeline Community Services will continue to: 1. Advocate for fair housing issues; 2. Conduct outreach and education; 3. Provide technical assistance and training for property owners and managers; 4. Coordinate fair housing efforts; 5. Assist in enforcing fair housing rights; 6. Collaborate with other fair housing agencies; 7. Refer and provide information for non-fair housing problems; and 8. Counsel and educate tenants and landlords.	the City. The City also requires all Community Development Corporations (CDCs) receiving City funds to develop and implement affirmative marketing plans. The City will continue to promote the implementation of fair housing practices throughout the community using newsletters, City web site and promotional brochures available at various City departments and community locations. The City reports on a quarterly basis on the various housing programs, including fair housing.		and race. Of the 47 sites tested, eight sites showed disparate treatment; six due to disability (reasonable accommodation) and two due to familial status.  The City of Oceanside also participated in the 2015-2019 and 2020-2024 updates of the San Diego County Regional Analysis of Impediments (AI).	
Program 27: Relocation Assistance	The City will prepare a relocation plan pursuant to the California Uniform Relocation and Real Property Act at such time as required to mitigate impacts upon people displaced as a result of public activities.	The City policies will be to, first, avoid dislocating households, especially low-income households; second, minimize the dislocation if it does occur; and finally, provide relocation assistance in those cases where options to relocation are not feasible.	City of Oceanside Neighborhood Services/Housing and Code Enforcement Division	No project involved relocation during the 2013-2021 planning period.	The Housing Authority will continue to ensure that Relocation Plans conforming to the requirements of the URA are prepared and implemented for any affordable housing projects processed during the next HE period.
Program 28: Preservation of Affordable Housing Units "At Risk" of	The City will monitor affordable housing units that are "at risk" of converting to market rates during the housing element cycle, and consider measures to preserve their affordability prior to	Continuously monitor at- risk units and contact property owners to negotiate extension of	Housing and Code City of Oceanside Neighborhood Services/Housing and Code Enforcement Division and	As of February 2021, the most multi-family projects had extended	The City will continue to explore funding opportunities with the current owners to

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Table A-1: 2013-2021 Housing Element Program Evaluation

Goal/Program	Description	Objectives and Schedule	Implementing Agency	Accomplishments	Future Policies and Actions
Rates the terms of	expiration of affordability contracts. In addition, he City will provide notice and education to enants affected by the expiration of housing assistance subsidies in order to help these enants find suitable replacement housing, if necessary	affordability covenants if feasible; provide notice and education to affected tenants to assist them in finding suitable replacement housing.	affordable housing developers.	its contract with HUD. 18 units were converted to market rate:  Status of Projects at risk as of February 2021:  Rental Rehab - 3 units, affordability requirements expired.  Transitional Housing /HOME - 2 units, affordability requirements expired.  HOME - 1 unit, affordability requirements expired.  HOME - 1 unit, affordability requirements expired.  Casita De Cortez - 12 units, contract ended  El Dorado - 86 units, contract active until 8/21/20  Mar Vista El Dorado - 73 units, contract acitve until 2/28/2021  North River Club Apartments - 56 units, contract expired 4/30/2025  Silvercrest- 79 units, contract active until 5/16/2033	assist with preserving the affordability covenants.

Table A-2: Residential Development by Income Category 2013-2020

		Income Category					
Year	Units Constructed	Extremely Low	Very Low	Low	Moderate	Above Moderate	Totals
2012	Deed-restricted		244	55			299
2013	Non-deed-restricted		23	2	102	362	489
0044	Deed-restricted						0
2014	Non-deed-restricted				20	92	112
2015	Deed-restricted						0
2015	Non-deed-restricted				27	73	100
0040	Deed-restricted		(				0
2016	Non-deed-restricted				32	24	56
0047	Deed-restricted		43	117			160
2017	Non-deed-restricted					39	39
0040	Deed-restricted						0
2018	Non-deed-restricted				27	267	294
0040	Deed-restricted						0
2019	Non-deed-restricted			13	20	247	280
2020	Deed-restricted			-			0
2020	Non-deed-restricted			-	49	135	184
T-1-1	Deed-restricted	0	287	172	0	0	459
Total	Non-deed-restricted	0	23	15	277	1,239	1,554
	Combined	0	313	187	277	1,239	2,013

Source: City of Oceanside, March 2021.

Table A-3: Progress in Achieving Quantified Objectives 2013-2020

Program Category	Quantified Objective	Progress
New Construction <sup>1</sup>		
Very Low	1,549	310
Low	1,178	187
Moderate	1,090	277
Above Moderate	2,393	1,239
Total	6,210	2,013
Rehabilitation		
Very Low	120	
Low	120	7
Moderate		
Above Moderate		
Total	240	7
Conservation <sup>2</sup>		
Very Low	1,500	1,600
Low		
Moderate		
Above Moderate		
Total	1,500	1,600
Preservation <sup>3</sup>		
Very Low	312	294
Low	312	234
Moderate		
Above Moderate		
Total	312	294
Homebuyer Assistance		
Very Low	40	13
Low	40	13
Moderate		
Above Moderate		
Total	40	13

<sup>1.</sup> Quantified objectives for new construction are for the 1/1/2013 – 12/31//2020 RHNA period (8 years)
2. Section 8 certificates (varies depending on HUD allocations)
3. Assisted units at risk of conversion

# **APPENDIX B: LAND INVENTORY**

This appendix provides an analysis of potential sites for housing development during the current Regional Housing Needs Assessment (RHNA) projection period (2021-2029).

The RHNA is a key tool for local governments to plan for anticipated growth. The RHNA quantifies the projected need for housing within each jurisdiction in the San Diego region for the eight-year period from June 30, 2020 through April 15, 2029. Communities then determine how they will address this need through the process of updating the Housing Elements of their General Plans.

In accordance with Government Code §65584, the final RHNA plan was adopted by SANDAG's governing board on July 10, 2020<sup>19</sup>. The RHNA plan distributes total housing need for each jurisdiction among the following four income categories:

- Very low income (50% or less of county median income)
- Low income (51-80% of county median income)
- Moderate income (81-120% of county median income)
- Above moderate income (over 120% of county median income)

The total housing growth need allocated to the City of Oceanside for the 2021-2029 Housing Element planning period from April 15, 2021 to April 15, 2029 is 5,443 units. This total is distributed by income category as shown in Table B-1. While not explicitly addressed in the RHNA, state law20 now requires the Housing Element to also estimate the future needs of extremely low income (ELI) households. As provided by state law, the ELI need has been estimated to be 50% of the very low income category, or 634 units during this planning period.

Table B-1: Oceanside Housing Growth Needs 2021-2029

EL/Very Low*	Low	Moderate	Above Moderate	Total
1,268	718	883	2,574	5,443
23%	13%	16%	47%	100%

Source: SANDAG 2020

## A. Credits Toward RHNA

Since the RHNA uses June 30, 2020 as the baseline for growth projections for the Housing Element planning period, jurisdictions may count the number of new units issued building permits or certificates of occupancy since June 30, 2020 toward their RHNA. This section describes the applicability of the credits, while latter sections discuss the availability of land to address the remaining RHNA.

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<sup>\*</sup>Extremely-low households are estimated to be one-half the very-low need (634 units)

<sup>&</sup>lt;sup>19</sup> Resolution 2021-02

<sup>&</sup>lt;sup>20</sup> California Government Code §65583(a)(1)

Table B-2 summarizes projects that are currently in the review process. With the anticipated ADUs, approved projects, entitled projects, and projects under review, the City has adequate capacity to accommodate 2,851 units. The City must accommodate the remaining RHNA of 2,592 units with vacant and nonvacant sites that are appropriately zoned and have near-term development potential.

Table B-2: Credits Toward 2021-2029 RHNA

Income Categories	ADU	Approved	Entitled	Under Review	Total Credits	RHNA	Remaining Need
EL/ VL	0	26	0	0	26	1,268	1,242
Low	80	11	0	0	91	718	627
Mod	560	0	0	0	560	883	323
Above Mod	0	713	118	1,343	2,174	2,574	400
Total	640	750	118	1,343	2,851	5,443	2,592

Source: City of Oceanside, 2021

#### 1. Potential ADUs

The City has recognized the importance of ADUs both as a source of affordable housing as well as supplemental income for homeowners and has taken steps to streamline the approval process for Oceanside homeowners. These efforts include a dedicated webpage (oceansideadu.com), a fact sheet, reduction and waiver of permitting fees, and a dedicated ADU fee schedule. Following these efforts, the City has seen a substantial increase in the number of ADU building permit applications, with over 200 applications submitted between 2017 and 2020. The City Council adopted a revised ADU Ordinance on August 19, 2020 in response to the ADU legislation enacted by the state on January 1, 2020. The State enacted new ADU legislation (SB 13, AB 68, and AB 881) on January 1, 2020 intended to further reduce the regulatory barriers and costs and streamline approval of ADUs. These revisions further ease regulatory barriers to the establishment of ADUs in both single-family and multi-family zone districts.

A City may credit potential ADUs to the RHNA requirements by using the trends in ADU construction to estimate new production. Between January and September 2020, the City had issued 58 ADU building permits. Assuming this trend continued, the City expected to issue 80 permits for 2020 (or about 20 per quarter). Using this assumption, the City expects to build 640 ADUs over the eight-year planning period.

Per Government Code Section 65852.2, ADUs cannot be a maximum of less than an 850 square-foot ADU (studio/one bedroom) or a 1,000 square-foot ADU (two bedroom or more). Zillow listings as of October 2020 show range of studio size of up to 400 sq. ft. (242 average) while one-bedroom units ranged from 400 to 950 sq. ft. (629sq. ft. average). Based on size and the rental rates, ADUs less than 400 sq. ft. could be considered an affordable option to lower income households. Range distribution shows 12% of units constructed between 2013 and 2020 are less than 400 sq. ft. Assuming an average of 80 units per year and 12% of them are less than 400 sq. ft, an estimated 10 units would meet low income eligibility per year (70 during the planning period).

# 2. Approved Projects

Projects that were approved but have not been issued building permits prior to July 1, 2020 are included in the RHNA as credits. The list of approved projects is included in **Table B-3**. In total, the City has approved 750 units (26 very low units, 11 low units, and 713 above-moderate units) units, which are expected to be constructed during the 6<sup>th</sup> Cycle planning period.

Table B-3: Approved Projects

Project	Units	Туре
Lemon Street Apartments	3	Apartments
Alta Oceanside	309; 283 AM, 26 VL	Apartments
Sunsets Mixed-Use	118	Apartments
Hillcrest Villas	6	Condos
819 S. Tremont Street Condos	3	Condos
Oceanside Vista Village	20	Condos
Freeman St Homes	5	Condos
1021 Cleveland Street	16	Condos
1105 S. Cleveland Street	14	Condos
Frazee & Old Grove	104; 93 AM, 11 L	Townhomes
Mission Flats	137	Mixed-Use
Barnwell Estates	7	SFR
Ivy Ridge	3	SFR
Canyon Cove	4	SFR
Sarkaria/Horne St Parcel Map	1	SFR
Total	750	

Source: City of Oceanside, 2021

# 3. Entitled Projects

As of July 1, 2020, the City entitled a total of 118 units, including condominiums and single-family homes. New construction condominiums and single-family homes are considered affordable only to above moderate income households.

Table B-4: Entitled Projects

Project	Units	Туре
Pacific Gate	5	Apartments
833 S. Pacific St Condos	6	Condos
South Pacific Shores	9	Condos
Emerald Ridge	48	Condos
Breeze Luxury Townhomes	34	Townhomes
812 N Cleveland	3	Townhomes
Mullen Residence	1	SFR
Willowbrook Breanna Estates li	6	SFR
Willowbrook	5	SFR
Hensel Parcel Map	1	SFR
Total	118	

Source: City of Oceanside, 2021

# 4. Projects Under Review

The City is currently processing a total of 1,343 units at various stages of review and approval. All units were considered affordable only to above moderate households.

Table B-5: Projects Under Review

Project	Units	Туре
1743 S Tremont St	4	Apartments
1611 S Tremont St	4	Apartments
El Corazon Mixed Use	268	Apartments
806 Cleveland St	3	Apartments
1930 Broadway	4	Condos
3 Condos	3	Condos
146 S. Myers St	4	Condos
Condominiums @ 913 S. Pacific Street	4	Condos
Ocean Kamp	700	Mixed-Use
Jefferson Oceanside	295	Mixed-Use
Cyprus Point	54	SFR
Total	1,343	

Source: City of Oceanside, 2021

As stated earlier, the City must accommodate the remaining RHNA of 2,592 units with vacant and nonvacant sites that are appropriately zoned and have near-term development potential.

# B. Availability of Land to Address The Remaining RHNA

Government Code Section 65583.2(c) requires that local jurisdictions determine their realistic capacity for new housing growth by means of a parcel-level analysis of land resources with the potential to accommodate residential uses. The analysis of potential to accommodate new housing growth considered physical and regulatory constraints, including: lot area and configuration, environmental factors (e.g. slope, sensitive habitat, flood risk), allowable density, and other development standards such as parking requirements and building height limits.

Based on the City's current General Plan and zoning regulations, there is not sufficient capacity to accommodate the remaining RHNA of 2,562 units, the majority of which are very low and low income units. The City anticipates upzoning of sites in the Smart and Sustainable Corridor (SSCP) with the General Plan update to meet its RHNA requirements.

The housing sites inventory includes both vacant and nonvacant (underutilized) land with the potential for additional housing during the 6<sup>th</sup> Housing Element cycle. The analysis of nonvacant properties included only those properties with realistic potential for additional development or "recycling", in light of: 1) existing uses on the site; 2) prevailing market conditions; 3) recent development trends; 4) expressed interests in housing development from property owners or developers; and 5) regulatory and/or other incentives to encourage recycling or intensification of existing development.

# 1. Background

The City of Oceanside has little vacant land remaining to accommodate new housing growth. With most of its 43 square miles either developed or precluded from development due to sensitive habitat, steep slopes, and/or significant flood risk, the following factors act to severely limit the City's land resources available for new "greenfield" housing development:

- Majority of the remaining vacant land zoned for estate residential uses is designated as protected habitat.
- Following the development of the Morro Hills Master Plan Area, limited vacant properties remain available for small-lot single-family development. Scattered throughout the City, much of this vacant property is constrained by steep slopes and watersheds.
- Majority of the remaining vacant land zoned for medium-density residential uses is either designated as protected habitat or situated on steep slopes.
- High-density residential zoning is largely confined to the City's coastal areas and commercial corridors.
- Nearly one-quarter of the City's total land area is zoned for agricultural use. Situated
  in the northeastern quadrant of the City, this agricultural area allows for residential
  development at a maximum density of one dwelling unit per 2.5 acres. Conversion
  of these areas to higher-density residential use would not be consistent with smart
  growth planning principles because it is not located near transit or significant
  employment opportunities, and would further reduce the state's shrinking supply of
  agricultural land.

The City's coastal areas (west of Interstate 5), along with the Capistrano, Loma Alta and Fire Mountain neighborhoods immediately to the east, have been largely developed since the 1950s. The San Luis Rey Valley and the Highway 78 corridor experienced substantial growth in the 1960s and '70s, while farmland in central portions of the City (including Rancho del Oro) was transformed into housing tracts, strip commercial centers and business parks during the 1980s and '90s. In the first decade of the new century, the City saw what will likely be the final example of large-scale greenfield housing development in Oceanside, with several hundred single-family homes built in the Morro Hills Master Plan Area.

The dwindling of greenfield housing opportunities in Oceanside is illustrated by population growth statistics for the past 50 years. Between 1970 and 1980, the City's population grew by nearly 90 percent. During the 1980s, the City's population increased by more than 67 percent. Between 1990 and 2000, population growth in Oceanside slowed significantly, with the City registering only a 25 percent increase. In the first decade of the new century, the City's population grew by less than four percent – with the City adding only 6,000 new residents. By comparison, between 2000 and 2010, the nearby cities of Carlsbad and San Marcos, both of which maintain large inventories of vacant land, experienced population increases of 52 and 34 percent, respectively. The population of San Diego County increased by roughly 10 percent over this same period. Population growth rates have continued to decrease into 2020, with Oceanside experiencing slower than regional and

nearby population increases. Between 2010 and 2010, Oceanside's population increased by 6% while Carlsbad and San Marco's population increased by 9% and 16%, respectively. San Diego County's overall population increased by 8% during this time period.

Further constraining greenfield housing growth in Oceanside is the City's need to expand its limited employment base. Evolving over the past half-century as a bedroom community in the far northwestern corner of San Diego County with comparatively affordable housing, the City now finds itself with one of the lowest percentages of jobs to housing units in the San Diego region, furnishing fewer than 0.7 jobs for every dwelling. To address this jobs/housing imbalance, the City has been encouraging manufacturing, assembly, research and development, and other high-employment land uses in its industrial zones and business parks, as well as the growth of its hospitality sector in both the coastal area and near El Corazon – 450 acres of open space in the City's core now being developed as a regional recreational facility. The City's future fiscal health depends upon the growth of its employment base.

# 2. Focal Points for Future Housing Growth

With no adjacent unincorporated land available for annexation, and with regional planning policies discouraging sprawl and encouraging more efficient use of already-developed areas, the City expects to augment its housing stock primarily through infill and redevelopment both within and adjacent to the commercial corridors of Downtown, Coast Highway, Mission Avenue, Oceanside Boulevard, and Vista Way, where zoning allows for high-density housing in conjunction with mixed-use development.

#### a. Downtown

In the City's former Downtown Redevelopment Area, centered around the intersection of Mission Avenue and Coast Highway, high-density housing is becoming an increasingly attractive option for property owners and developers looking to capitalize on the area's proximity to the beach and other attractions, including the Oceanside Pier, the Oceanside Small-Craft Harbor, the Oceanside Museum of Art, and the California Surf Museum. With the exception of a limited number of properties reserved for professional office and tourist-serving commercial uses, nearly all of the downtown area allows for high-density housing. Well-served by public transit and increasingly supportive of active transportation due to improvements prioritized in the City's Pedestrian Master Plan and Bicycle Master Plan, the City's downtown area and commercial corridors can accommodate much of the City's future housing growth without major expansion of infrastructure and without compromising the City's agricultural and environmental resources. In turn, the proliferation of residential uses in these commercial areas is expected to enhance the viability of the retail and service sectors and promote greater synergy among commercial uses.

#### b. Coast Highway Corridor

The Coast Highway has been identified as a key area for growth since the 2009, when City Council adopted the Coast Highway Vision and Strategic Plan (CHVSP). The CHVSP is based on a set of Livable Communities and Smart Growth principles intended to produce vibrant and economically successful communities. Based on the policy direction of the CHVSP that calls for the transformation of the built environment within the Coast Highway corridor through "high quality urban and architectural design, sustainable development

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synergistic land uses, and enhancement of environmental resources," the City Council identified a set of incentives that promote pedestrian-friendly, transit-oriented mixed use development within the Coast Highway Incentive District.

In 2019, City Council adopted the Coast Highway Incentive District, providing an alternative to existing zoning standards (C-2 zone: 43 dwelling units per acre, up to 45 feet/four stories), allowing additional building height and density, standalone residential use, and expedited permit processing in exchange for public benefits and adherence to form-based development standards.

The Incentive District creates three sub-districts within the Coast Highway corridor, each of which would provide a different range of standards and incentives:

- Node subdistricts located close to the Oceanside Transit Center and the Coast Highway Sprinter Station to promote higher density, transit-oriented development by allowing building height up to 65 feet and residential densities up to 63 dwelling units per acre in exchange for public benefits.
- **Avenue** sub-districts encourage a varied skyline along the corridor and support commercial activity with additional consumers by allowing for standalone residential use (up to 43 du/acre and an average building height of 35 feet).
- **Village Commercial** subdistricts revitalize these areas without adding density or height by maintaining the existing underlying C-2 zoning standards (up to 43 du/acre).

The Incentive District is currently under review by the California Coastal Commission, which must certify the new standards before they can be codified in the City's Zoning Ordinance.

# c. Smart and Sustainable Corridors Specific Plan (SSCSP) - Vista Way, Oceanside Boulevard, and Mission Avenue Corridors

The other principal housing opportunities in Oceanside over the next two decades exist along key corridors—including Vista Way, Oceanside Boulevard, and Mission Avenue. These corridors are four to six miles in length, extending from the City's coastal zone to its inland boundaries. These corridors bear commercial land use and zoning designations that allow for housing in conjunction with mixed-use development. As the City of Oceanside has little remaining greenfield available for development, there is a need to identify property within these urbanized corridors that can accommodate growth through infill and redevelopment. These corridors are four to six miles in length, extending from the City's coastal zone to its inland boundaries. These corridors bear commercial land use and zoning designations that allow for housing in conjunction with mixed-use development. While it is presently assumed that these corridors have the potential to accommodate as much as 4,000 new housing units, the City has concluded that infrastructure improvements and zoning incentives are necessary to spur housing growth in these areas.

To this end, the City recently initiated a comprehensive update to its General Plan. Integrated in this effort is a Smart and Sustainable Corridors Specific Plan (SSCSP), funded through a Caltrans' Sustainable Transportation Grant Program. While the SSCSP was originally conceived as a policy document outlining the overall vision for the corridors, it is

now the City's intent to prepare a regulatory document that will establish new zoning standards that facilitate infill and redevelopment.

The SSCSP will play a key role in establishing a growth vision for the next 15 to 20 years by:

- 1) Identifying those areas best suited for future employment and housing growth; and
- 2) Ensuring that the resources necessary to accommodate such growth are dedicated to these areas.

The SSCSP will promulgate smart growth policies that fulfill a key mandate of the City's recently-adopted Climate Action Plan – i.e., enabling transit-oriented development as the principal means of accommodating future housing and employment growth. While current zoning within the City's major commercial corridors allows for mixed-use development with residential densities up to 29 dwelling units per acre, it is clear that new policies, standards, and incentives are needed to spur infill and redevelopment in these areas. The SSCSP and related planning efforts will identify ways to promote efficient and synergistic land use in these areas, while at the same time protecting the integrity of adjacent single-family neighborhoods.

# 3. Land Inventory Summary

Prepared with smart and sustainable growth patterns in mind, the housing sites inventory for the 2021-2029 planning period demonstrates that new housing growth in Oceanside over this eight-year period will largely conform to these patterns, due to the fact that much of the City's vacant and underutilized land lies within transit-served areas where high-density housing is permitted by zoning and encouraged by state, regional, and local policies. The City can no longer rely on greenfield residential development to meet its future housing needs.

#### a. Current General Plan and Land Use Regulations

This inventory identifies a range of vacant and underutilized properties that allow residential uses in high density and commercial zoning that together have a capacity for nearly 1,441 new housing units under current density allowances.

#### b. Upzoning within SSCSP

With the anticipated upzoning of sites within the SSCSP (within three years of the Housing Element statutory deadline of April 15, 2021), the City estimates an additional 4,851 units can be accommodated along the Vista Way, Oceanside Boulevard, and Mission Avenue Corridors.

Together, sites not requiring rezoning and potential rezoned sites can accommodate 6,292 units, including 4,107 lower income units.

Table B-6: Land Inventory Summary

	Income Category				
	Very Low	Low	Moderate	Above Moderate	Total
RNHA	1,268	718	883	2,574	5,443
Credits	26	91	560	2,174	2,851
Net Remaining RHNA 2021-2029	1,242	627	323	400	2,592
Net Remaining RHNA 2021-2029 (combined)	1,86	9	7:	23	2,592
Sites w/o Rezoning	867	,	5	74	1,441
Vacant sites	88		4	79	567
Underutilized sites	779	)	g	95	874
Corridor Sites	3,24	.0	1,6	611	4,851
Vacant sites	824	1	2,4	116	3,240
Underutilized sites	1,01	9	5!	92	1,611
Total sites inventory	4,10	7	2,1	185	6,292
Shortfall/Surplus	+2,2	38	+1,	462	3,700
Adequate Sites?	Yes	3	Y	es	•

Source: City of Oceanside, 2021

# 4. Methodology and Guiding Assumptions for Selection of Sites

#### a. Sites Not Requiring Rezoning

Recognizing that the California Department of Housing and Community Development maintains a high standard of review for candidate sites that are neither vacant nor more than 0.5 acre in size, the City prepared and implemented a rigorous protocol in its assessment of properties considered for inclusion in the housing sites inventory. The sites zoned for residential use are primarily vacant sites, while most of the non-vacant properties in the inventory are situated in commercial zones that allow high-density housing as a component of mixed-use development and/or as a stand-alone use. Although many of the underutilized commercial sites are less than 0.5 acre in size, most are contiguous with other sites with similar redevelopment potential and have opportunity for consolidation. In some cases, these sites collectively comprise entire commercial blocks with marginal land uses and/or development patterns. Along with vacant residential sites, underutilized commercial sites are a key component of the housing sites inventory, consistent with the City's goal of revitalizing its commercial corridors through the introduction of a robust residential component.

Centered on an analysis of development constraints and opportunities, the site assessment process resulted in an inventory of sites with a collective capacity to accommodate more than 1,400 new housing units. The protocol for site assessment involved the following tasks:

- Review of maps and aerial photography
  - Smart Growth Concept Map (SANDAG)
  - Housing capacity maps (SANDAG 2050 Regional Forecast)
  - Zoning and land use maps
  - Aerial photography (City GIS and Google Earth)

- Coast Highway Incentive District map
- Airport Land Use Compatibility Plan
- o FEMA flood zone panels
- Topographic surveys
- Habitat conservation maps
- California Water Resources Control Board Geotracker
- Evaluation of multiple sources of property data
  - SanGIS parcel data
  - RealQuest parcel data
  - City entitlement records
  - o Availability of Infrastructure
  - Presence of easements
- Field assessment
  - Evaluation of existing conditions and physical constraints
  - Calculation of proximity to key amenities
  - Consideration of aggregation potential
- Evaluation of the City's land use and transportation policies
  - Coast Highway Vision and Strategic Plan
  - Coast Highway Incentive District
  - Land Use Element

Each of the potential housing sites were reviewed on the City's land use and zoning maps to confirm high-density housing as a permitted land use. Sites zoned for high-density residential uses were then viewed on aerial photography and field assessments to verify street access, existing land use, and lot dimensions. Potential development constraints were then identified through analysis of subdivision maps, FEMA flood panels, topographic surveys, the City's draft Subarea Habitat Conservation Plan, and the "Geotracker" mapping application used by the California Water Resources Control Board to identify sites contaminated by hazardous materials. Sites not constrained by restrictive easements, flood risk, extreme slope, sensitive habitat, or hazardous materials contamination were then evaluated in terms of their potential for development (in the case of vacant sites) or recycling (in the case of non-vacant sites).

In its assessment of both the capacity and potential of candidate sites for new housing development, City staff was guided by several key assumptions, which, applied together, reveal the likelihood of each candidate site contributing new units to the City's housing stock during the 2021-2029 planning period. Candidate sites that survived the vetting process conformed to the following key assumptions:

- The bulk of the City's future housing growth over the next decade will occur within and immediately adjacent to its existing commercial corridors (i.e., Coast Highway, Oceanside Boulevard, Mission Avenue, Vista Way).
- In the absence of significant environmental and/or regulatory constraints, virtually all remaining vacant land under residential zoning will be developed within the next decade.
- Non-vacant properties can be categorized as underutilized, and thus prime for redevelopment, when any of the following conditions exist:
  - Existing residential density is less than 50 percent of the maximum allowable density
  - Existing commercial floor area ratio is less than 0.20
  - o Commercial structures are more than 30 years old or in disrepair
  - Under performing commercial uses and non-conforming uses
  - o Assessed land value is greater than assessed improvement value
  - Capacity for at least four or more dwelling units, either on the individual site or in combination with adjacent sites with similar development potential
- Sites with the following environmental, logistic, and/or regulatory constraints were excluded from the inventory:
  - Lack of legal street access
  - Lack of electrical service and natural gas supply
  - Lack of water and sewer service
  - Presence of restrictive access or utility easements
  - Hillside conditions, where portions of the property have a natural gradient in excess of 20 percent with an elevation differential of 25 feet or more
  - High risk of flood hazard (i.e., located within a federally-designated floodway)
  - Soil contamination, as determined by the California Water Resources Control Board
  - Presence of sensitive wildlife habitat, as determined by the North County Multiple Species Habitat Conservation Program
- Presence of significant historic resources, as identified by the California Office of Historic Preservation and/or the National Register of Historic Places.
- New high-density housing should be encouraged on sites within a quarter-mile radius of the following amenities:
  - o Rail or high-frequency bus service
  - Pedestrian and bicycle facilities, as identified in the City's Pedestrian Master
     Plan and Bicycle Master Plan
  - Public parks and recreational facilities (including the beach)

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- Grocery stores
- Public health facilities

Elementary schools

The site assessment methodology outlined above – crafted and implemented under conservative assumptions regarding the potential of each candidate site to develop/recycle with high-density housing – has produced an inventory of sites most likely to accommodate new affordable housing over the 2021-2029 planning period. The analysis demonstrated that these inventoried sites are not only ripe for development of high-density housing, but that they collectively represent a smart and sustainable growth pattern for both market-rate and affordable housing – a growth pattern that avoids sprawl, preserves natural resources, encourages efficient use of existing infrastructure, and contributes to transit ridership and active transportation. With its emphasis on high-density infill housing along the City's transit corridors, the sites inventory supports energy conservation and the reduction of greenhouse gas emissions, as called for in the California Global Warming Solutions Act (AB 32) and related state policies and regulations.

#### b. Corridor Sites<sup>21</sup>

Most of the sites along the Vista Way, Oceanside Boulevard, and Mission Avenue corridors. corridors bear commercial land use and zoning designations that allow for housing in conjunction with mixed-use development. The current efforts of the SSCP have identified smart growth opportunity sites based on existing development conditions and expected regulatory changes (incentives), which are based on the Coast Highway Incentive District policies. The City intends to implement the following incentives in the Corridors Plan: Increased density allowance; streamlined entitlement review; CEQA clearance; and tactical infrastructure improvements.

Sites selected for inclusion in the sites inventory are initially based on floor area ratio (FAR) and assessed value ratios. In addition, site selection was focused on shopping centers with the following characteristics:

- Centers with excessive and large expanses of underutilized parking
- Age of development: at least 40 years old
- High vacancy rates or underperforming uses

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<sup>21</sup> The SSCSP has set specific boundaries along the Vista Way, Oceanside Boulevard, and Mission Avenue corridors. Some sites in the sites inventory may be along the Oceanside Boulevard Corridor, but not fall within the SSCP planning area. The analysis has been divided into sites that do not require rezoning and sites that fall within the SSCP and for which upzoning is expected.

# 5. Development Trends and Realistic Capacity

#### a. Sites Not Requiring Rezoning

As stated above, the City expects to augment its housing stock primarily through infill and redevelopment both within and adjacent to the commercial corridors of Downtown, Coastal Highway Incentive District, and the Mission Avenue, Oceanside Boulevard, Vista Way corridors, where zoning allows for high-density housing in conjunction with mixed-use development. Other areas considered included East Side Capistrano and Inland areas. These planning areas allow for a variety of densities depending site-specific zoning. Table B-7 shows the planning areas and maximum density allowed in these areas.

Table B-7: Planning Area Maximum Allowable Densities <sup>22</sup>

Planning Area	Maximum Density (du/ac)
East Side Capistrano	29
Downtown	43 <sup>1</sup>
Coastal	43
Inland	3.5, 5.9. 29, 43
Vista Way Corridor	5.9, 9.9
Oceanside Boulevard Corridor	5.9, 15, 29
Mission Avenue Corridor	29
El Camino Real Corridor	28.9, 29
Coast Highway Incentive District	43, 63
0 00 10 0001	

Source: City of Oceanside, 2021

Government Code Section 65583.2 (c) requires the calculation of projected residential development capacity of the sites identified in the housing element that can be realistically be achieved. The City used adjustment factors based on the realized density of completed projects and projects under review.

**Realistic Capacity:** Project trends generally indicate that housing throughout the City is being built below maximum allowed density. Table B-8 shows the average density achieved from a sample of 42 projects either under review, entitled, or constructed during the past planning period. Table B-9 shows project examples of densities realized.

Table B-8: Realistic Capacity Estimates

Maximum Density Allowed Range (du/ac)	Average Percent Density Realized	Adjustment Factor
28.9- 63	75%	0.7
15	79%	0.8
9.9	69%	0.7
3.5-5.9	53%	0.5

<sup>&</sup>lt;sup>1</sup> Mixed-use projects in downtown have no maximum density. Stand-alone residential may achieve 43 du with a CUP.

The SSCP has set specific boundaries along the Vista Way, Oceanside Boulevard, and Mission Avenue corridors. Some sites in the sites inventory may be along the Oceanside Boulevard Corridor, but not fall within the SSCP planning area. The analysis has been divided into sites that do not require rezoning and sites that fall within the SSCP and for which upzoning is expected.

The sites inventory assumes a realistic density of 70% of the maximum allowable density where the maximum allowable density is 29, 43, or 63 units/acre. This assumption is very conservative in view of the fact that several recent projects have achieved a density at the maximum 43 units/acre (Table B-9). A few projects used density bonus allowances to exceed the maximum allowable density. As seen in the table below, there is a growing precedent for mixed-use in both the downtown area and along the Vista Way corridor: several mixed-use projects in the downtown area have been built or entitled in recent years, in zones allowing densities up to 43 du/ac and 29 du/ac. Recent conversations with local real estate experts as well as inquiries from developers confirm a strong interest in high-density residential development along the City's commercial corridors.

Table B-9: Density Realized<sup>1</sup>

Project	Description	Units	Maximum allowable Density	Density Realized	Percent Density Realized
Sunset Mixed Use	Apartments	76	N/A <sup>1</sup>	162	N/A
Alta Oceanside	Apartments	302	43	58.2 <sup>2</sup>	135%
Maison Moderne	Mixed-Use	10	43	43	100%
150 S. Meyers	Condos	4	43	38	88%
405 S Tremont Street	Condos	8	43	34.8	81%
One 11 S Tremont	Condos	12	43	34.3	80%
Cleveland 21	Townhomes	21	43	31.3	72%
Freeman St Homes	Mixed-Use	5	43	29.4	68%
Meyers 12	Townhomes	12	43	29.3	67%
Weitzel <sup>2</sup>	Apartments	32	29	33.7	116%
Mission Flats	Mixed-Use	137	29	29	100%
Ocean Kamp	Mixed-Use	700	29	23	79%
Villa Storia <sup>2</sup>	Apartments	38	29	20.9	72%
Lemon Street	Apartments	3	29	25	86%
Villa Storia	SFR	124	15	16.4	109%
Melrose Heights	Townhomes	190	15	10	66%
Frazee & Old Grove	Townhomes	104	15	9	60%
Vine Street Connection	Townhomes	58	9.9	9.3	94%
Melrose Heights	SFR	33	9.9	5.3	54%
Ivy Ridge	SFR	3	5.9	2.6	44%
Canyon Cove	SFR	4	3.5	2.7	77%
Barnwell Estates	SFR	7	3.5	2.2	74%
Avocado Highlands	SFR	4	3.5	1.3	37%

<sup>1.</sup> Sample of projects. Average density realized calculation from a 42 project list.

The land inventory summary in Table B-6 above shows that with conservative assumptions, the capacity of sites under current General Plan and land use regulations does not meet the remaining RHNA of 2,692 units.

#### b. Corridor Sites

Corridor sites are expected to be rezoned to a density range of 35 du/ac to 43 du/ac. The minimum of 35 du/ac was used to calculate the potential number of units that could be accommodate on these sites. No realistic capacity factor was used on these sites.

<sup>2.</sup> Affordable Housing Project

Source: City of Oceanside, March 2021.

# 6. Density and Affordability Assumptions

State law (Assembly Bill 2342/Government Code 65583.2) uses allowed density as a proxy for income/affordability for the sites inventory. Table B-10 shows the site conditions used to determine affordability for the sites inventory. Generally, lower density zones are presumed to be affordable to moderate and above moderate households. Under state law, the "default density" for most jurisdictions in urban counties is 30 units/acre. Default density refers to the density considered suitable to encourage and facilitate the development of affordable housing. State law also provides that an alternate density may be deemed suitable depending on local circumstances. According to HCD, parcels need to be appropriately sized (between 0.5 to 10 acres) to achieve financial feasibility of lower income units.

The sites inventory assumes that sites with densities of at least 28.9 du/acre are affordable to lower income households, as explained below. Since the range density allowed in the corridors is expected to be 35 du/ac (minimum) to 43 du/ac (maximum), all corridor sites are assumed to be suitable for lower density (unless they do not meet the size requirements of 0.5 to 10 acres).

Lower

Maximum density allowed: 28.9 – 63 du/ac AND 0.5-10 acres
Minimum density allowed: 35 du/ac AND 0.5-10 acre
Maximum density allowed: 3.5-15 du/ac, any parcel size
Maximum density allowed: 28.9 – 63 du/ac and less than 0.5 or more than
10 acres
Minimum density allowed 35 du/ac AND less than 0.5 acres or more than
10 acres
3.5-15 du/ac

Table B-10: Affordability by Density and Size

# a. Lower Income Affordability Density

A recent study by Keyser Marston Associates (KMA)<sup>23</sup> examined the relative cost and financial feasibility of affordable housing development at different densities in San Diego County. The study reviewed recently completed affordable housing developments and also compared three prototype multi-family development types at densities of 20, 24 and 30 units/acre in order to compare development feasibility at different densities. KMA found that most recent affordable housing developments built from 2009 to the present in San Diego County had densities between 15 and 29 units/acre.

#### b. Vacant and Underutilized Sites to Accommodate RHNA

Tables B-11 and Table B-12 summarize the inventory of vacant and underutilized sites, organized by neighborhood. A parcel-specific listing of sites is provided in Tables B-13 and B-14. Figure B-1 shows the locations of these potential sites.

Table B-11: Vacant Sites Summary

<sup>&</sup>lt;sup>23</sup> Keyser Marston Associates, 2016

Neighborhood	Lower	Moderate/ Above Mod	Total Units
Sites Not Requiring Rezoning	88	479	567
Coast Highway Incentive District	13	45	57
Coastal	13	0	13
Downtown	15	6	21
East Side Capistrano	0	220	220
El Camino Real	0	3	3
Hwy 76	0	15	15
Inland	0	38	38
North River Road	48	0	48
Oceanside Blvd	0	28	28
Rancho Del Oro Dr	0	111	111
Scattered Sites	0	14	14
Corridor Sites	824	1019	1843
Totals	912	1,498	2,410

Source: City of Oceanside, March 2021.

Table B- 12: Underutilized Sites Summary

Neighborhood	Lower	Moderate Above Mod	Total Units
Sites Not Requiring Rezoning	779	95	874
Coast Highway Incentive District	628	65	693
El Camino Real	0	0	0
Hwy 76	0	0	0
Inland	0	4	4
North River Road	0	0	0
Oceanside Blvd	116	0	116
Rancho Del Oro Dr	0	0	0
Scattered Sites	0	0	0
Corridor Sites	2,416	592	3,008
Totals	3,195	687	3,882

Source: City of Oceanside, March 2021.

#### 7. Conclusion

Overall, the City has the ability to accommodate at least 1,441 units on vacant and underutilized sites across the City under the current General Plan and development regulations. The City has identified 57 sites along its corridors that are anticipated to be rezoned to increase the minimum density to 35 du/ac through its Smart Sustainable Corridors Plan. These corridor sites could accommodate an additional 4,851 units. Table B-6 presented earlier summarizes the City's land inventory for the 2021-2029 planning period.

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
Lower Income											
1520222700	1034 S Coast Hwy	CHID <sup>1</sup>	C-GC	C-2	0.42	0	43	13	K	Vacant	PC
1503711000	0 S Cleveland Street	Coastal	C-RH	R-3	0.11	15	43	3	Т	Vacant	PC
1520131100	1005 S Cleveland Street	Coastal	C-RH	R-3	0.31	15	43	9	T	Vacant	PC
1470203100	0 Neptune Way	Downtown	DT	D-13	0.50	29	43	15		Vacant	PC
1570403300	0 North River Road	North River Road	NC	CN	2.37	0	29	48		Vacant	N
						Subto	tal (Vacant)	88			
1501830100	402 S Tremont	CHID	C-GC	C-2	0.11	0	43	4	Α	Parking lot	PC
1501830200	404 S Tremont	CHID	C-GC	C-2	0.11	0	43	4	Α	Parking lot	PC
1501830300	408 S Tremont	CHID	C-GC	C-2	0.11	0	43	4	А	Parking lot	PC
1501830900	425 S Coast Hwy	CHID	C-GC	C-2	0.23	0	43	7	А	Underutilized commercial	N
1501831000	417 S Coast Hwy	CHID	C-GC	C-2	0.23	0	43	7	А	Underutilized commercial	N
1501831100	405 S Coast Hwy	CHID	C-GC	C-2	0.11	0	43	4	А	Parking lot	N
1501831200	405 S Coast Hwy	CHID	C-GC	C-2	0.11	0	43	4	А	Underutilized commercial	N
1501831300	409 S Coast Hwy	CHID	C-GC	C-2	0.23	0	43	7	А	Underutilized commercial	N
1501840100	504 S Tremont	CHID	C-GC	C-2	0.23	0	43	7	В	Underutilized commercial	PC
1501840200	512 S Tremont	CHID	C-GC	C-2	0.11	0	43	4	В	Underutilized commercial	N
1501840300	520 S Tremont	CHID	C-GC	C-2	0.23	0	43	7	В	Underutilized commercial	N
1501840400	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	В	Parking lot	PC
1501840500	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	В	Parking lot	PC
1501840600	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	В	Parking lot	PC
1501840800	515 S Coast Hwy	CHID	C-GC	C-2	0.23	0	43	7	С	Underutilized commercial	N

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1501840900	501 S Coast Hwy	CHID	C-GC	C-2	0.34	0	43	11	С	Underutilized commercial	N
1530302000	1555 S Coast Hwy	CHID	C-GC	C-2	2.54	0	43	77		Underutilized commercial	PC
1503030500	820 S Coast Hwy	CHID	C-GC	C-2	0.35	0	43	11		Underutilized commercial	N
1503040100	902 S Coast Hwy	CHID	C-GC	C-2	0.32	0	43	10	F	Underutilized commercial	PC
1503040200	511 LEONARD AVE	CHID		CG	0.11	0	29	2	F	Underutilized commercial	PC
1503040300	511 LEONARD AVE	CHID		CG	0.11	0	29	2	F	Underutilized commercial	PC
1503041900	928 S Coast Hwy	CHID	C-GC	C-2	0.52	0	43	15	F	Underutilized commercial	PC
1503730100	816 S Tremont	CHID	C-GC	C-2	0.46	0	43	14	G	Parking lot	PC
1503730200	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	G	Parking lot	PC
1503730300	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	G	Parking lot	PC
1503730400	865-875 S Coast Hwy	CHID	C-GC	C-2	0.10	0	43	3	G	Underutilized commercial	N
1503730500	815-845 S Coast Hwy	CHID	C-GC	C-2	0.46	0	43	14	G	Underutilized commercial	N
1503730600	805 S Coast Hwy	CHID	C-GC	C-2	0.14	0	43	4	G	Underutilized commercial	N
1520211000	1002 S Coast Hwy	CHID	C-GC	C-2	0.14	0	43	4	J	Underutilized commercial	N
1520212500	1012 S Coast Hwy	CHID	C-GC	C-2	0.41	0	43	12	J	Underutilized commercial	N
1520212600	1024 S Coast Hwy	CHID	C-GC	C-2	0.54	0	43	16	J	Underutilized commercial	PC
1520222600	1030 S Coast Hwy	CHID	C-GC	C-2	0.52	0	43	15	K	Underutilized commercial	N
1520231000	1126 S Coast Hwy	CHID	C-GC	C-2	0.80	0	43	25		Underutilized commercial	N
1503721200	305 Wisconsin Ave	CHID	C-GC	C-2	0.51	0	43	15		Underutilized commercial	N
1520141100	1134 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	N	Underutilized commercial	N

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1520141200	1132 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	N	Underutilized commercial	N
1520141600	1112 S Tremont St	CHID	C-GC	C-2	0.34	0	43	11	Ν	Underutilized commercial	N
1520141800	1112 S Tremont St	CHID	C-GC	C-2	0.34	0	43	11	N	Underutilized commercial	N
1522001000	1434 S Coast Hwy	CHID	C-GC	C-2	0.52	0	63	22		Underutilized commercial	N
1522001300	1520 S Coast Hwy	CHID	C-GC	C-2	2.18	0	63	96		Underutilized commercial	N
1530300400	1523 S Coast Hwy	CHID	C-GC	C-2	0.57	0	63	25	Р	Underutilized commercial	PC
1530302600	1515 S Coast Hwy	CHID	C-GC	C-2	0.86	0	63	38	Р	Underutilized commercial	PC
1530303000	1517 S Coast Hwy	CHID	C-GC	C-2	0.86	0	63	38	Р	Underutilized commercial	PC
1472830400	116 S Coast Hwy	CHID	C-GC	C-2	0.23	0	63	10	Q	Underutilized commercial	N
1472830500	114 S Coast Hwy	CHID	C-GC	C-2	0.11	0	63	5	Q	Underutilized commercial	N
1472830800	102 S Coast Hwy	CHID	C-GC	C-2	0.34	0	63	15	Q	Underutilized commercial	PC
1500450100	407 Topeka St	CHID	C-GC	C-2	0.23	0	63	10	R	Underutilized commercial	N
1500450200	0 S Tremont St	CHID	C-GC	C-2	0.11	0	63	5	R	Underutilized commercial	N
1500450300	216 S Tremont St	CHID	C-GC	C-2	0.17	0	63	7	R	Underutilized commercial	N
1503711500	923 S Cleveland Street	Coastal	C-RH	R-3	0.23	15	43	7	T	Underutilized commercial	N
1531120100	1602 S Coast Hwy	Coastal	C-CG	C-2	0.92	0	43	28		Underutilized commercial	PC
1493401300	0 Crouch St	Oceanside Blvd	PC	СР	5.73	0	29	116		Underutilized commercial	N
	•					Subtotal (ui	nderutilized)	779			
					Tota	I (Lower- Sites )	w/o rezone)	867			
Moderate/Above N	loderate										
1503740200	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4		Vacant	N

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1520110200	1009 S Coast Hwy	CHID	C-GC	C-2	0.09	0	43	3	Н	Vacant	PC
1520110300	1009 S Coast Hwy	CHID	C-GC	C-2	0.09	0	43	3	Н	Vacant	PC
1503510100	802 S Pacific St	CHID	C-GC	C-1	0.23	0	43	7		Vacant	PC
1520140700	0 S Tremont St	CHID	C-GC	C-2	0.09	0	43	3	М	Vacant	PC
1520140800	0 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	М	Vacant	PC
1520140900	1142 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	М	Vacant	N
1521750200	0 S Cleveland St	CHID	C-RH	R-3	0.11	15	63	5	0	Vacant	N
1521750300	0 S Cleveland St	CHID	C-RH	R-3	0.11	15	63	5	0	Vacant	N
1521750400	0 S Cleveland St	CHID	C-RH	R-3	0.10	15	63	4	0	Vacant	N
1521750500	0 S Cleveland St	CHID	C-RH	R-3	0.08	15	63	4	0	Vacant	N
1521750600	0 S Cleveland St	CHID	C-RH	R-3	0.05	15	63	1	0	Vacant	N
1432050600	Freeman Street	Downtown	DT	D-9	0.11	29	43	4	W	Vacant	N
1432050700	701 Freeman Street	Downtown	DT	D-9	0.11	29	43	3	W	Vacant	N
1442401900	McNeil Street	East Side Capistrano	RH	PRD (R- 3)	1.06	15	29	21	Х	Vacant	N
1442510300	McNeil Street	East Side Capistrano	RH	PRD (R- 3)	0.82	15	29	16	Х	Vacant	N
1442510400	McNeil Street	East Side Capistrano	RH/OS	PRD (R- 3)	3.47	15	29	70	Х	Vacant	N
1442600100	McNeil Street	East Side Capistrano	RH/OS	PRD (R- 3)	1.51	15	29	30	Х	Vacant	N
1442600200	McNeil Street	East Side Capistrano	RH/OS	PRD (R- 3)	3.88	15	29	78	Х	Vacant	N
1480120500	Shoshone Street	East Side Capistrano	RH	R-3	0.11	15	29	2	Υ	Vacant	N
1480120600	Shoshone Street	East Side Capistrano	RH	R-3	0.11	15	29	2	Υ	Vacant	N
1650611500	3020 Skyline Drive	El Camino Real	EB-R	RE-B	1.63	1	3.5	3		Vacant	N
1571506500	Singh Way	Hwy 76	EB-R	RE-B- EQ	8.78	1	3.5	15		Vacant	N
1500621300	217 S Clementine St	Inland	UHD-R	RH-U	0.11	29	43	3	Z	Vacant	PC
1500621400	211 S Clementine St	Inland	UHD-R	RH-U	0.11	29	43	3	Z	Vacant	PC

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1502350300	509 S Horne St	Inland	SFD-R	RS	0.11	4	5.9	0		Vacant	N
1503340900	0 Vine Street	Inland	UHD-R	RH-U	0.18	29	43	5	AA	Vacant	N
1503342000	0 Vine Street	Inland	UHD-R	RH-U	0.23	29	43	6	AA	Vacant	N
1511604600	0 Hunsaker Street	Inland	EB-R	RE-B	0.75	1	3.5	1		Vacant	N
1511605500	0 California Street	Inland		RE-B	0.28	1	3.5	0	AB	Vacant	N
1511605600	0 California Street	Inland	EB-R	RE-B	0.46	1	3.5	1	AB	Vacant	N
1511605700	0 California Street	Inland	EB-R	RE-B	0.44	1	3.5	1	AB	Vacant	N
1531405100	1117 Morse St	Inland	SFD-R	RS	0.30	4	5.9	1		Vacant	N
1531415100	0 Lucky St	Inland	SFD-R	RS	0.17	4	5.9	1	AC	Vacant	N
1531415200	0 Lucky St	Inland	SFD-R	RS	0.17	4	5.9	1	AC	Vacant	N
1531415300	0 Lucky St	Inland	SFD-R	RS	0.17	4	5.9	1	AC	Vacant	N
1540406800	0 California Street	Inland	EB-R	RE-B	2.40	1	3.5	4		Vacant	N
1541707800	0 Kelly Street	Inland	EB-R	RE-B	4.06	1	3.5	7		Vacant	N
1541904300	Fire Mountain Drive	Inland	EB-R	RE-B	0.44	1	3.5	1	AD	Vacant	N
1541904400	Fire Mountain Drive	Inland	EB-R	RE-B	0.39	1	3.5	1	AD	Vacant	N
1542200700	0 Avocado Road	Inland	EB-R	RE-B	0.92	1	3.5	2	AE	Vacant	N
1542200800	1886 Ivy Road	Inland	EB-R	RE-B	1.02	1	3.5	2	AE	Vacant	N
1542203000	1852 Ivy Road	Inland	EB-R	RE-B	0.35	1	3.5	1		Vacant	N
1542203200	0 Ivy Road	Inland	EB-R	RE-B	0.35	1	3.5	1		Vacant	N
1650211600	0 Yucca Road	Inland	EB-R	RE-B	0.74	1	3.5	1		Vacant	N
1491603200	0 Corto St	Oceanside Blvd	SFD-R	RS	1.71	4	5.9	5	AF	Vacant	N
1491603300	0 Corto St	Oceanside Blvd	SFD-R	RS	0.98	4	5.9	3	AF	Vacant	N
1493504800	Canyon Drive	Oceanside Blvd	MDB-R	RM-B	0.22	10	15	2	AG	Vacant	N
1493504900	Canyon Drive	Oceanside Blvd	MDB-R	RM-B	0.16	10	15	2	AG	Vacant	N
1493505000	Canyon Drive	Oceanside Blvd	MDB-R	RM-B	1.37	10	15	16	AG	Vacant	N

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1585910600	Rancho Del Oro & 76	Rancho Del Oro Dr	MDA-R	RM-A-H	0.93	6	9.9	6	AH	Vacant	N
1600205200	Rancho Del Oro & 76	Rancho Del Oro Dr	MDA- R/OS	RM-A-H / OS	15.21	6	9.9	105	АН	Vacant	N
1451611900	0 Hillcrest Pl		HD-R	RH	0.30	21	28.9	6		Vacant	N
1451620800	0 Poplar Rd		HD-R	RH	0.43	21	28.9	8		Vacant	N
						Subto	otal (vacant)	479			
1502031200	508 S Coast Hwy	CHID	C-GC	C-2	0.11	0	43	4	D	Underutilized commercial	N
1502031300	502 S Coast Hwy	CHID	C-GC	C-2	0.23	0	43	7	D	Underutilized commercial	PC
1503760800	624 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	Е	Underutilized commercial	N
1503760900	620 S Tremont	CHID	C-GC	C-2	0.11	0	43	4	Е	Underutilized commercial	N
1520111100	1026 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	I	Underutilized commercial	N
1520111200	1032 S Tremont St	CHID	C-GC	C-2	0.11	0	43	4	I	Underutilized commercial	PC
1520140300	1111 S Coast Hwy	CHID	C-GC	C-2	0.18	0	43	6	L	Underutilized commercial	N
1520140400	1123 S Coast Hwy	CHID	C-GC	C-2	0.18	0	43	6	L	Underutilized commercial	N
1520161100	220 Oceanside Blvd	CHID	C-RH	R-3	0.23	15	43	7		Underutilized commercial	N
1472720600	121 S Coast Hwy	CHID	C-GC	C-2	0.11	0	43	4		Parking lot	N
1500470100	401 Michigan Ave	CHID	C-GC	C-2	0.23	0	43	7		Underutilized commercial	PC
1500470300	0 S Tremont St	CHID	C-GC	C-2	0.23	0	43	7		Underutilized commercial	PC
1500510400	222 S Coast Hwy	CHID	C-GC	C-2	0.09	0	43	2	S	Parking lot	PC
1500510500	222 S Coast Hwy	CHID	C-GC	C-2	0.11	0	43	3	S	Parking lot	PC
1532731500		Coastal	C-RH	C-2	0.15	0	43	4	U	Underutilized commercial	N
1532732500	510 Vista Way	Coastal	C-CG	C-2	0.30	0	43	9	U	Underutilized commercial	N
1550320600	0 S Coast Hwy	Coastal	C-CG	C-2	0.15	0	43	4	V	Parking lot	N

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Table B-13: Sites Inventory- Not Requiring Rezoning

APN	Address	Planning Area	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max D (du/a		Capacity (adj.)	Consol. Potential?	Existing Use	Previous Cycle?
1550320700	2028 S Coast Hwy	Coastal	C-CG	C-2	0.15	0		43	4	٧	Underutilized commercial	PC
1550320800	0 S Coast Hwy	Coastal	C-CG	C-2	0.15	0		43	4	٧	Parking lot	N
1500511900	515 Topeka Street	Inland	GC	CG	0.23	.0		29	4		Underutilized commercial	PC
						Subtotal (u	ınderutiliz	red)	95			
				Total Mode	rate/Above N	Moderate (Sites	w/o rezo	ne)	574			



Table B-14: Sites Inventory- Corridor Sites

APN	Address	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Notes	Previous Cycle?
Lower											
1650120700	2136 El Camino Real	PC	СР	0.5	35	43	17	AP	Vacant		N
1650120600	2136 El Camino Real	PC	СР	0.78	35	43	27	AP	Vacant		N
1650120500	2136 El Camino Real	PC	СР	0.76	35	43	26	AP	vacant		N
1600531200	0 Mission Ave	GC	CG	1.82	35	43	63		Vacant		N
1602911200	0 Mission Ave	GC	CG	1.82	35	43	63		Vacant		N
1602906800	0 Hacienda Drive	GC	CL	3.14	35	43	109		Vacant		N
1483402500	1435 Mission Avenue	SC	CS-HO	0.43	35	43	14	AR	Vacant		N
1510104400	Greenbrier Drive	GC	CL	0.71	35	43	24		Vacant		N
1653605900	3698 Vista Way	SFD-R	RS	4.31	35	43	150		Vacant		N
1654934700	0 Vista Way	MDA-R	RM-A	2.08	35	43	72		Vacant		N
1610302300	0 Oceanside Blvd	NC	CN	5.28	35	43	184	AT	Vacant	Walmart Site	PC
1610302400	0 Oceanside Blvd	NC	CN	2.15	35	43	75	AT	Vacant	Walmart site	PC
					Sı	ıbtotal (Vacant)	824				
1510111200	1702 Oceanside Blvd	SC	CS-HO	6.3	35	43	220		Best Plaza		N
1510104000	1906 Oceanside Blvd.	GC	CL	2.87	35	43	100		Oceanside Village Square		N
1622414000	4161 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	1.52	35	43	53	AJ	Rancho Del Oro Plaza Shopping Center	Near Sprinter station, high turnover commercial spaces	N
1622414100	4171 Oceanside Blvd.	GC	CG	1.8	35	43	63	AJ	Rancho Del Oro Plaza Shopping Center	Near Sprinter station, high turnover commercial spaces	N
1622412300	4211 Oceanside Blvd.	GC	CG - PBD-2	4.01	35	43	140	AL	Gateway Center		N
1622411000	4201 Oceanside Blvd.	GC	CG-PBD- 2	2.59	35	43	90	AL	Gateway Center		N

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Table B-14: Sites Inventory- Corridor Sites

APN	Address	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Notes	Previous Cycle?
1605601300	3855 Mission Avenue	SC	CS-L-H	4.71	35	43	164		OPD ON MISSION		N
1651205900	0 Higway 78	SC	CS-HO	3.5	35	43	122		Westfield Mall		N
1680121100	3805 Plaza Drive	CC	CC	0.69	35	43	24	AM	Tri City Crossroad - Sizzler		N
1680120300	3817 Plaza Drive	CC	CC	3.8	35	43	133	AM	Tri City Crossroad		N
1513102600	1729 S. Oceanside Blvd	SC	CS-HO	3.37	35	43	117	AN	Town n Country		N
1513102200	1767 S. Oceanside Blvd	SC	CS-HO	0.65	35	43	22	AN	Town n Country		N
1513102700	Oceanside Blvd	SC	CS-HO	1.56	35	43	54	AN	Town n Country		N
1620312400	1401 El Camino Real	GI	IG-MP	4.11	35	43	143		Commercial		N
1602713700	3240 Mission Avenue	GC	CG	0.35	35	43	12	AQ	Marty's Valley Inn		N
1602713800	3240 Mission Avenue	GC	CG	2.3	35	43	80	AQ	Marty's Valley Inn		N
1482602500	1527 Mission Avenue	NC	CN	9.45	35	43	330		Mission Promenade		PC
1481700600	2005 Mission Avenue	NC	CN	9.53	35	43	333		Oceanside Plaza		PC
1483402400	105 Brooks Street	SC	CS-HO	0.26	35	43	8	AR	Commercial/Li quor Store		N
1513103500	1320 Union Plaza Ct	PC	СР	1.9	35	43	66	AS	Former county offices		N
1513103700	1315 Union Plaza Ct	PC	СР	1.91	35	43	66	AS	Former county offices		N
1513103600	1305 Union Plaza Ct	PC	СР	1.3	35	43	45	AS	Former county offices		N
1513103400	1310 Union Plaza Ct	PC	СР	0.9	35	43	31	AS	Former county offices	Underutilized	N
					Subtotal	(Underutilized)	2,416				
				To	otal Lower (C	orridor Sites):	3,240				
Moderate/Above	Moderate Income										
1481430400	Olive Street	SC	CS-HO	0.13	35	43	4	AO	Vacant		N

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Table B-14: Sites Inventory- Corridor Sites

APN	Address	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Notes	Previous Cycle?
1481430500	Olive Street	SC	CS-HO	0.13	35	43	4	AO	Vacant, paved		N
1654303000	0 El Camino Real	PC	CP	0.47	35	43	16		Vacant		N
1651910500		PC	CP	10.97	35	43	383		Vacant		N
1481524000	0 Mission Avenue	GC	CG	0.48	35	43	16		Vacant		PC
1460621200	0 Mission Ave	SFD-R	RE-B	0.63	35	43	22	AU	Vacant		N
1461402200	0 Mission Ave	EB-R	RE-B	16.41	35	43	574	AU	Vacant		N
					Su	btotal (Vacant)	1,019				
1651202400	2335 Vista Way	CC	CC	6.41	35	43	224	Al	El Camino North Shopping Center; LA Fitness	Large parking area. LA Fitness struggling	N
1651206500	Vista Way	CC	CC	2.95	35	43	103	Al	El Camino North Shopping Center		N
1651204700	2405 Vista Way	CC	СС	0.19	35	43	6	Al	El Camino North Shopping Center		N
1651204600	2415 Vista Way	CC	CC	0.19	35	43	6	Al	El Camino North Shopping Center		N
1651206400	2471 Vista Way	CC	CC	0.37	35	43	12	Al	El Camino North Shopping Center		N
1651204400	2481 Vista Way	cc	СС	0.31	35	43	10	Al	El Camino North Shopping Center		N
1651203800	2485 Vista Way	CC	СС	0.26	35	43	9	Al	El Camino North Shopping Center		N
1625022200	4150 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	4.01	17.8	43	71	AK	Plaza Rancho Del Oro - Albertson's	Property owner expressed interest to build residential	N
1625022400	4140 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	1.54	17.8	43	27	AK	Plaza Rancho Del Oro Shopping Center-	ш	N
1625022300	4130 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	2.37	17.8	43	42	AK	Plaza Rancho Del Oro - Planet Fitness	и	N
1622405100	4170 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	1.83	17.8	43	32	AK	Plaza Rancho Del Oro Shopping Center	и	N

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Table B-14: Sites Inventory- Corridor Sites

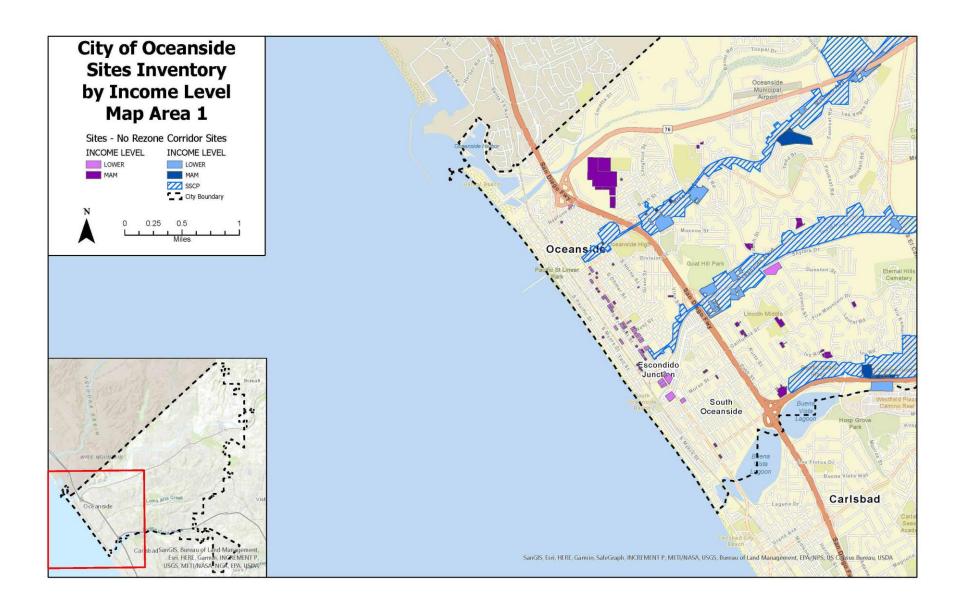
APN	Address	GP	Zoning	Size (Acre)	Min Den (du/ac)	Max Den (du/ac)	Capacity (adj.)	Consol. Potential?	Existing Use	Notes	Previous Cycle?
1625022600	4136 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	0.77	17.8	43	13	AK	Plaza Rancho Del Oro Shopping Center	и	N
1625022900	4120 Oceanside Blvd.	Rancho Del Oro SP-1-84	PD-1 Commerci al	0.69	17.8	43	12	AK	Plaza Rancho Del Oro Shopping Center	ű	N
1481600400	1806 Mission Ave	GC	CG	0.38	35	43	13		Communication Facililty		N
1471950500	212 N Clementine	DT	D-2	0.34	35	43	12		Commercial Building		N
					Subtotal	(underutilized)	592				
			Total Mod	erate/Above	Moderate (	Corridor Sites)	1,611				

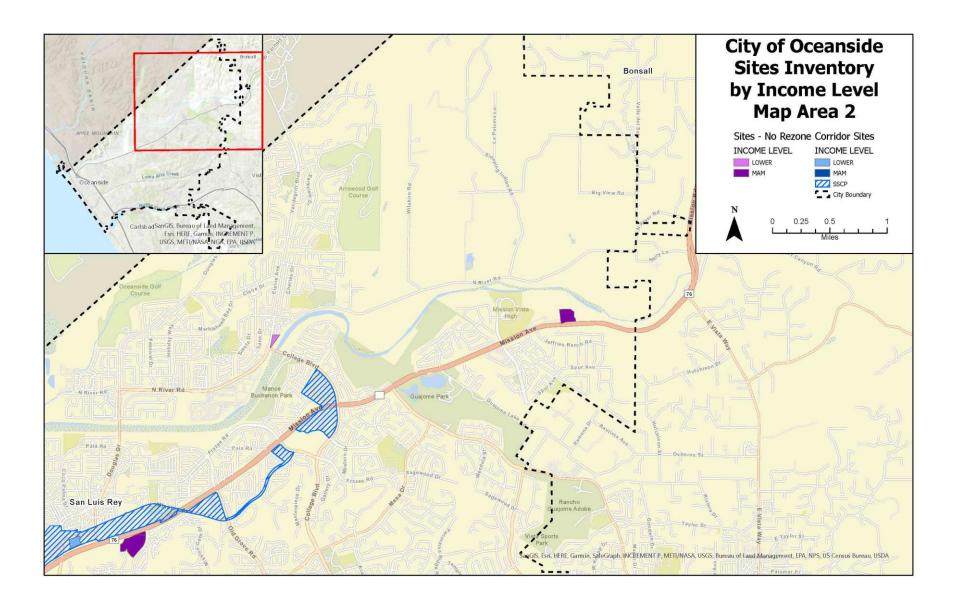




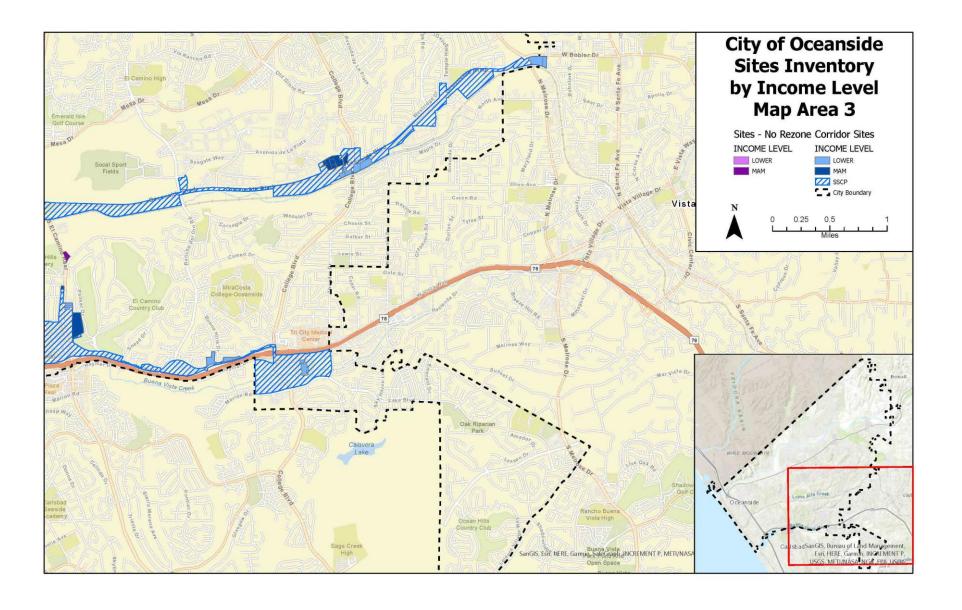
Figure B- 1: Sites Inventory Map

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# **APPENDIX C: PUBLIC PARTICIPATION SUMMARY**

Section 65583(c)(5) of the Government Code states that "The local government shall make diligent effort to achieve public participation of all the economic segments of the community in the development of the housing element, and the program shall describe this effort." Public participation played an important role in the formulation and refinement of the City's housing goals and policies and in the development of a Land Use Plan which determines the extent and density of future residential development in the community."

The Housing Element is one part of a broader planning effort, Onward Oceanside, which encompasses an update to the General Plan, the Housing Element, a Community Plan and a Specific Plan. While the Housing Element deals with housing issues most directly, all of the other planning efforts significantly intertwined with the City's long-range housing production objectives. City residents and other interested stakeholders had many opportunities to recommend strategies, review, and comment on the Housing Element update. While the COVID-19 pandemic has quelled in-person outreach activities, the City conducted extensive and inclusive community engagement in support of the Onward Oceanside planning efforts, which include Housing Element Update. The City leveraged the City's webpage, the Oceanside Tide newsletter, social media, local television stations, local print media, the Oceanside Unified School District, relationships with community-based organizations (e.g., Chamber of Commerce and various neighborhood groups), the City's libraries and resource centers, interested parties lists for various City projects, and other resources to thus far engage approximately 1,500 community members in the GPU effort. Below is a summary of the engegament opportunuties in this planning effort:

#### 1. Housing Element Webpage

- The project website, www.onwardoceanside.com, was launched in April 2020, and served as a one-stop shop for interested parties to learn about the different plans, read project documents and resources, sign up for the project mailing list or upcoming opportunities for participation, and contact appropriate City staff at any point in the planning process.
- https://onwardoceanside.com/

#### 2. Onward Oceanside Newsletter

- A quarterly email update to an audience of more than 1,500 subscribers which often promoted websites, surveys, and new documents, and gave updates on the project status.
- 3. Planner Office Hours
  - Staff held regular office hours that community members could sign up for, in which they were able to discuss their ideas for housing and development as well as voice concerns.

### 4. Focus Group Discussions

- 9/23/2020 10 am Housing, Development, and Real Estate Industry Stakeholders- Meeting with home builders, including affordable home builders, to better understand key housing issues, priorities, challenges, and opportunities that should be addressed as part of the Housing Element Update
- 9/23/2020 2 pm Housing, Development, and Real Estate Industry Stakeholders – Meeting with affordable housing advocates to better

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- understand key housing issues, priorities, challenges, and opportunities that should be addressed as part of the Housing Element Update
- 10/28/2020; 10/29/2020 Non Residential Property Owner Forum Meeting with non-residential property owners along each of the three corridors being targeted for mixed use and residential development in the Smart and Sustainable Corridors Specific Plan. This discussion focused on understanding the realistic capacity and timeline for new housing within the corridors, as well as barriers and opportunities to improve current zoning and permitting processes in order to improve the feasibility of housing and mixed-use development projects.
- Interviews were scheduled via email and the property owner forum was advertised via mailed invitations, City press release and social media accounts, and advertised on GPU webpage and City website
- Stakeholder Interview Summary
   <a href="https://static1.squarespace.com/static/5e793179d41a22445c4efa55/t/5fac">https://static1.squarespace.com/static/5e793179d41a22445c4efa55/t/5fac</a>
   1840311c85357f41ff78/1605113924407/Onward+Oceanside+Discussion+Pan el+Summary.pdf

#### 5. Online Surveys

- Two citywide online surveys, available in English and Spanish were conducted as part of the City's concurrent efforts to update the Oceanside General Plan and valuable input was provided by the community for how the City can develop in the coming years. An additional survey was available exclusively in Spanish.
- 11/21/20-12/31/20 Citywide Visioning Survey. Received 655 responses and included multiple housing questions.
- https://static1.squarespace.com/static/5e793179d41a22445c4efa55/t/6036 c2a4381be57411253e82/1614201522123/CommunityVisioningSurvey022421. pdf

#### 6. Community Workshops

- Four online workshops were conducted to receive community feedback on the spectrum of Oceanside, including land use, transportation, community facilities, and the SSCSP. Live Spanish translation was available.
- 1/12/21 Land Use (including agricultural use), Mobility, and Noise
- 1/13/21- Community Facilities, Conservation/Open Space (including agricultural use), and Safety
- 1/19/21 Housing
- 3/13/21 Smart and Sustainable Corridor
- Summary Report:
   https://static1.squarespace.com/static/5e793179d41a22445c4efa55/t/6036 c21809d86e2933f0e57c/1614201395182/Oceanside WorkshopReport022421 .pdf
- Workshops were advertised through email blasts to the GPU interested
  parties list, posted on the GPU website and the City of Oceanside website,
  and the Oceanside tide monthly city newsletter. A press release was also
  issued by the City and posted to all social media accounts as well as local
  news outlets.

#### 7. Interested Parties List

- The Onward Oceanside interested parties list include 2,000 contacts. This list includes residents and stakeholders who have expressed interest in the GPU. Most signed up through the GPU website.
- 8. Spanish Outreach
  - Online surveys were both advertised and available is a Spanish version
  - Workshops were advertised in Spanish and the City had a translator available during all workshops if needed.
- 9. Adhoc Outreach
  - City staff documented engagement with residents and stakeholders who have contacted staff about the GPU. 47 contacts are included on this list.
- 10. Housing Commission Presentation
  - 1/26/21 City staff gave a presentation on the Housing Element at the 1/26/21 Housing Commission meeting. Commissioners asked questions about efforts for affordable housing and preserving at risk housing stock. The meeting was open to the public via Zoom. No members of the public commented during the meeting.



## APPENDIX D: AFFIRMATIVELY FURTHERING FAIR HOUSING

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions.

To assist in the assessment of fair housing, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (CTCAC) convened in the California Fair Housing Task force to "provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD)." The Task force has created Opportunity Maps to identify resources levels across the state "to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9 percent Low Income Housing Tax Credits (LIHTCs)". These opportunity maps are made from composite scores of three different domains made up of a set of indicators. **Error! Reference source not found.** Table D-1 shows the full list of indicators. The opportunity maps include a measure or "filter" to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30 percent of population under federal poverty line.
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks,
   Hispanics, Asians, or all people of color in comparison to the County.

Table D-1: Domains and List of Indicators for Opportunity Maps

Domain	Indicator				
Economic	Poverty				
	Adult education				
	Employment				
	Job proximity				
	Median home value				
Environmental	CalEnviroScreen 3.0 pollution Indicators and values				
Education	Math proficiency				
	Reading proficiency				
	High School graduation rates				
	Student poverty rates				

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

Analysis of the fair housing issues in this section is also from the 2020 San Diego Regional Analysis of Impediments to Fair Housing Choice, in which the City of Oceanside participated.

## A. Key Impediments

The City of Oceanside participated in the 2020 San Diego Regional Analysis of Impediments to Fair Housing (2020 Regional AI). The 2020 Regional AI concluded that the following were impediments to Fair Housing Choice in the San Diego Area (regional impediments shown in **bold**). The relevance to Oceanside is included below:

- Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates. Blacks were not significantly under-represented in the homebuyer market in Oceanside. Variation between percent of applicant pool (3.2%) and percent of the City's population (4.2%) was not significant. However, blacks received the lower approval rates (55%) than approval rates for Whites (64%), all City applicants combined (61%), and most other minority races (approval rates ranged from 53% to 58%). Hispanics were greatly under-represented, making up only 15% of the City's applicant pool but 36 percent of the City's population. Hispanics were approved at lower rates than whites (64 percent), Native American, Hawaiian, multi-race, and all City applicant combined but not Black applicants (55%).
- Due to the geographic disparity in terms of rents, concentrations of Housing Choice Voucher use have occurred. The Housing Authority of Oceanside managed 1,539 vouchers as of February 2020, accounting for 5.3% of the County's 29,057 HCV administered throughout the entire County. There is no high concentration of HCV in Oceanside.
- Housing choices for special needs groups, especially persons with disabilities, are limited. Housing options for special needs groups, especially for seniors and persons with disabilities, are limited. About 35% of homeowners and 15% of renters were over the age 65 in 2018. Elderly homeowners may be physically unable to maintain their homes or cope with living alone while renters may live in a fixed income. Table 14 shows that highest rates of disabilities (59%) were reported by those aged 65 and over. The 2020 Regional AI found governmental constraints that hinder housing choice for special needs groups, particularly non-compliance with state law related to accessory dwelling units, Low Barrier Navigation Centers (LBNC), emergency shelter capacity and parking standards, and transitional and supportive housing, and affordable housing streamlined approval. Details of the constraints are found in the following section (Governmental Constraints).

In August 2020, Oceanside amended its Zoning Ordinance to comply with state law on Accessory Dwelling Units.

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- Enforcement activities are limited. Fair housing services focus primarily on outreach and education; less emphasis is placed on enforcement. Fair housing testing should be conducted regularly. Legal Aid Society provides fair housing services to the City of Oceanside. Legal Aid Society works to stop housing discrimination, ensuring equal housing opportunities for all people in the City and County of San Diego through outreach, education, and enforcement of Federal and State Fair Housing Laws. They provide free help for those who qualify that are having housing problems or questions about their rights as a tenant, as well as those who have questions about their security deposits. Legal Aid did not provide an itemized list of outreach efforts specifically in Oceanside. However, extensive fair testing was done in the City. Legal Aid tested for discrimination based on disability, familial status, sexual orientation, and race. Of the 47 sites tested, eight sites showed disparate treatment; six due to disability (reasonable accommodation) and two due to familial status. The City needs more emphasis on outreach locally.
- Fair housing outreach and education should expand to many media forms, not limited to traditional newspaper noticing or other print forms. Increasingly fewer people rely on the newspapers to receive information. Public notices and printed flyers are costly and ineffective means to reach the community at large. Like the regional practices, the City also mainly uses traditional print forms as fair housing outreach. The City will share fair housing information and resources online and continue to maintain the link on the City website providing information about fair housing services. In addition, the City will consider this impediment as it expands outreach and education of the State's new Source of Income Protection (SB 329 and SB 322), defining public assistance including HCVs as legitimate source of income for housing,
- Patterns of racial and ethnic concentration are present within particular areas of the San Diego region. In San Diego County, 15% of residents indicated they spoke English "less than very well" and can be considered linguistically isolated. Linguistic isolation is extensive in Oceanside with 14% of residents indicating they spoke English "less than very well," and can be considered linguistically isolated. In addition, the 2021 TCAC/HCD Opportunity Map identified Census Tract 06073018603 as High Segregation and High Poverty. An extensive spatial analysis of fair housing is found in the next section.

In addition, various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. The 2020 Regional AI found that for Oceanside, amendments to the Zoning Ordinance to address the following are needed: Density Bonus, Accessory Dwelling Units (ADUs), Low Barrier Navigation Centers (LBNC), emergency shelter capacity and parking standards, and transitional and supportive housing, and farmworker housing.

- Recent Changes to Density Bonus Law: The most recent changes to California density bonus law went into effect in January 2020. Because of this, while Oceanside has regulations allowing for density bonuses, the City must review its regulations to ensure continued compliance with state law.
- Accessory Dwelling Units: Oceanside amended its Zoning Ordinance in August 2020 to comply with State law on ADU provisions.

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- Emergency Shelters: Recent changes to State law (AB 101 and AB 139) require additional revisions to local zoning regulations regarding the provision of Low Barrier Navigation Centers (LBNC) and emergency shelters.
  - AB 101 requires a Low Barrier Navigation Center (LBNC) be a use by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses if it meets specified requirements, including: access to permanent housing, use of a coordinated entry system (i.e. Homeless Management Information System), and use of Housing First according to Welfare and Institutions Code section 8255. A LBNC is defined as a Housing First, low barrier, temporary, service-enriched shelter focused on helping homeless individuals and families to quickly obtain permanent housing. Low barrier includes best practices to reduce barriers to entry, such as allowing partners, pets, storage of personal items, and privacy.
  - AB 139 requires the assessment of shelter needs be based on the most recent Point-in-Time Count and the parking standards for shelters be based on staffing levels.
- Transitional and Supportive Housing: Recent changes to State law AB 2162 requires supportive housing to be permitted by right where multi-family and mixed uses are permitted. Minimum parking requirements for units occupied by supportive housing residents are prohibited if the development is located within ½ mile of a public transit stop. Oceanside should revise the Zoning Ordinance to specifically state supportive housing as a by-right use.
- Farmworker Housing/Employee Housing: Oceanside permits farmworker housing in its agricultural district zone A with a maximum of 36 beds. A Use Permit is required for farmworker housing with more than 36 beds. However, Oceanside has not updated its Zoning Ordinance to permit the use in accordance with the California Employee Housing Act.

# B. Spatial Analysis of Trends

#### 1. Enforcement and Outreach

The City of Oceanside contracts with Legal Aid Society of San Diego (LASSD) to provide fair housing services. LASSD provides support through outreach, education, and enforcement of both federal and state fair housing laws. LASSD provides the following services:

- Assist or advise eligible clients
- Educate community groups and tenants to increase awareness of tenant's rights and the workings of the judicial system
- Conduct outreach
- Assist tenants in organizing themselves to take legal action

Between 2014 and 2018, 1,452 Oceanside residents were served. LASSD assisted 247 clients with complaints of fair housing discrimination, accounting for 8% of all clients served by LASSD in the County. Of these 247 clients with complaints, disability was the most common

basis for discrimination (46 cases, 18%). Between 2016 and 2018, LASSD conducted testing for housing discrimination in Oceanside based on disability, familial status, sexual orientation, and race. Of the 47 sites tested, eight sites showed disparate treatment; six due to disability (reasonable accommodation) and two due to familial status. This is consistent with the County testing results. Of 118 sites tested, 14% showed disparate treatment. The most common basis for discrimination in the County was race and disability.

Discrimination on the basis of disability was also prevalent in the complaints filed with HUD. Between 2014 and 2018, HUD received 47 cases of fair housing complaints from Oceanside residents, with most cases (87%) involving discrimination based on disability. Countywide, Oceanside has the second highest share of fair housing cases filed with HUD (11%) with the City of San Diego having the highest share (44%).

The 2020 Regional AI found that enforcement and outreach services were inadequate in the region as residents may find it hard to navigate the service system and identify the appropriate agency to contact. To increase outreach, the City will include a continue to include a link to link to the LASSD website and update outreach materials frequently. The city will use a variety of inputs media (e.g., meetings, surveys, interviews) for outreach.

## 2. Patterns of Segregation and Minority Concentrations

The ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. The 2021 TCAC/HCD opportunity map for san Diego County identified most areas with high segregation and poverty in the Southern County, specifically in Chula Vista, National City, and the City of San Diego. However, there is an area of high racial segregation and poverty in census tract 06073018603, located in the western side of the City near the coast. In addition, the 2021 TCAC/HCD maps show that Oceanside has a variety of resource categories (Error! Reference source not found.):

- 4 tracts are high resource;
- 12 tracts are moderate resource and 2 are moderate resource(rapidly changing);
- 17 tracts are low resource; and
- 1 tract is high segregation and high poverty

Whereas the TCAC/HCD opportunity maps combine both poverty and patterns of minority concentrations where Census tracts that have both a poverty rate of over 30 percent and that are designated as being racially segregated were filtered into the "High Segregation & Poverty" category, the 2020 Regional AI used a spatial analysis of segregation based on minority concentration. The 2020 Regional AI defined minority concentrations as a census block group with a proportion of minority households that is greater than the overall San Diego County minority average of 54.2 percent. The 2020 Regional AI found that minority concentration areas (census block groups whose minority concentration exceeded county average of 54.2 percent) were prevalent in the Southern region. This makes sense given the location of these jurisdictions near the U.S.-Mexico border. Figure D-2 shows that the census block across the northern and southern city boundaries have areas of minority concentrations.

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**City of Oceanside Opportunity Zones** Jofegan Chappo 186.13 185.07 185.14 185.12 185.13 186.03 185.11 Vista 185.15 185.04 198.03 178.01 arlsbad Opportunity Zones Resource Category High Resource High Segregation & Poverty Moderate Resource Moderate Resource (Rapidly Changing) Low Resource Census Tracts City Boundary SanGIS, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, Bureau of Land Manager

Figure D-1: 2021 TCAC/HCD Opportunity Maps- City of Oceanside

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**City of Oceanside Minority Concentration** Jofegan 185.12 Vista 185.15 178.01 arlsbad Minority Concentrated Block Groups Greater Than 54.2% Less Than 54.2% Census Tracts City Boundary Minority concentration areas are block groups with a proportion of minority population that is greater than the overall San Diego County minority average of 54.2 percent Sangis, Esri, HERE, Garmin, SaleGraph, METI/NASA, USGS, Boreau of Land Management, EPA NPS, USDA

Figure D-2: Minority Concentration Map

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#### a. Race/Discrimination

Between FY 2014 and FY 2018, LASSD provided fair housing services to approximately 4,750 San Diego County residents per year—for a total of 19.326 clients over the five-year period. The majority of LASSD's clients during this period came from the City of San Diego (53%), El Cajon (9%) Chula Vista (8%), and Oceanside (8%). Statistics reported by LASSD indicate that low income persons, regardless of race, are the most frequently impacted by fair housing issues in its service area (Table D-2). The vast majority of LASSD's clients (86%) between FY 2014 and FY 2018 were either extremely low or very low income. Consistent with the demographic makeup of the region, White residents represented a substantial proportion of clients served (66%). However, there is some indication that fair housing issues disproportionately affect certain racial/ethnic groups. For example, Black residents make up about 6% of the population in County but represented 24% percent of fair housing clients served.

Table D-2: Characteristics of Clients Served by CSA and Oceanside Population (2013-2018)

	LASSD Clients	County Population
Total Clients Served/Population	19,326	177,335
Ethnicity/Race		
Hispanic	29%	33%
White*	66%	71%
Black/African American	24%	6%
Asian/Pacific Islander/ Hawaiian/Indian/Alaska Native	5%	12%
Other/Multi-Racial	5%	4%
Income Level		
Extremely Low Income (<=30% AMI)	54%	14%
Very Low Income (>30% to <=50% AMI)	32%	12%
Moderate Income >50% to <=80% AMI)	8%	17%
>80% AMI	5%	57%

<sup>\*</sup>Includes Hispanic and non-Hispanic whites. Source: 2021 San Diego Regional Al.

### b. Family Status

Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. According to 2014-2018 ACS estimates, about 27% percent of Oceanside households are families with children. The City's share of families with children is lower than the neighboring cities of Carlsbad (32%) and Vista (35%) and the County overall (30%). While HUD received 47 discrimination complaints based on familial status, in the County from 2014-2018, 5 cases Oceanside cited familial status as the basis for discrimination. Most of the complaints based on family status came from the City of San Diego (14 cases)

#### c. Income

The 2020 Regional AI also showed that HUD defined Low and Moderate income areas (a Census tract or block group where over 51 percent of the population is low-moderate income). Low- and moderate-income (LMI) areas are concentrated in three very general areas in the County. In the North County area, LMI areas are seen at Camp Pendleton and in the cities of Oceanside, Vista, San Marcos, and Escondido, in a pattern generally following State Route 78. In the southern portion of the county, clusters of LMI areas are seen in the central and southern areas of the City of San Diego and continuing down to the U.S./Mexico border. In the East County areas, there are vast LMI areas in sparsely populated parts of the unincorporated county and in the City of El Cajon. Within Oceanside, the areas with LMI populations bisect the City from the Coast to the middle of the City.

### d. Racially Concentrated Areas of Poverty (RECAP)

To identify racially/ethnically concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. In San Diego County, there are RECAPs scattered in small sections of Escondido, El Cajon, La Mesa, Lemon Grove, National City, and Chula Vista. Larger RECAP clusters can be seen in the central/southern portion of the City of San Diego. There are no RECAPs in Oceanside. As shown in the 2021 TCAC/HCD maps (next section) and minority concentration analysis (see Patterns of Segregation and Minority Concentrations above), Oceanside is made up of moderate-high resource areas with a small minority population.

## C. Access to Opportunities

## 1. TCAC/HCD

According to the 2021 TCAC/HCD Opportunity Maps, Oceanside is made up of low, moderate, moderate (rapidly changing), and high resource census tracts (Figure D-1). Categorization is based on percentile rankings for census tracts within the San Diego Region. Higher composite scores mean higher resources. Locally, lower resource tracts bisect the City from the West to East city boundaries. Moderate resource tracts are found on the Southern tracts of the City. High resource tracts are located to on the Southernmost tract of the City and in South Eastern tract. Regionally, a higher concentration of lower resource areas is located surrounding the City of Santee in El Cajon and Lakeside and in a larger scale, in the Southern County, along the U.S-Mexico border and along the coast (in the cities of Imperial Beach, Chula Vista, and National City).

# 2. Opportunity Indicators

While the Federal Affirmatively Furthering Fair Housing (AFFH) Rule has been repealed, the data and mapping developed by HUD for the purpose of preparing the Assessment of Fair Housing (AFH) can still be useful in informing communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. This section presents the HUD-developed index scores based on nationally available data sources to assess Oceanside residents' access to key opportunity assets in comparison to the County. Table

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D-3 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- Low Poverty Index: The low poverty index captures poverty in a given neighborhood. The poverty rate is determined at the census tract level. The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the school system quality is in a neighborhood.
- Labor Market Engagement Index: The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.
- Low Transportation Cost Index: This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.
- Jobs Proximity Index: The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.
- Environmental Health Index: The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Within the City of Oceanside, Hispanic, Black, and Native American groups tended to have the lowest index scores. The Hispanic, Black, and Native American population living below the federal poverty line also scored consistently lower than White and Asian population. Most notably, it appears that poverty significantly reduces access to resources and opportunities in these groups. For example, for all Black population, the labor market index was 40.33 while for the Black population living below the poverty line, the labor market index was 31.98, an 8-point difference. Meanwhile, for White population, the difference in scores between the total population and the population living below poverty

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was 6 points. Since Hispanics make up 35% of Oceanside's population, there is a considerable need to increase access to resources and opportunities in the in this population in the City.

In San Diego County, Native American, Black, and Hispanic residents were more likely (compared to other racial/ethnic groups) to be impacted by poverty, limited access to proficient schools, and lower labor participation rate. Black residents were most likely to reside in areas with the lowest environmental quality levels, the lowest accessibility to employment centers, and the lowest cost of transportation. Black and Asian residents scored highest as most likely to utilize public transportation.



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Table D-3: Opportunity Indicators by Race/Ethnicity

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
City of Oceanside							
Total Population							
White, Non-Hispanic	53.73	50.45	45.6	86.58	65.37	46.16	42.91
Black, Non-Hispanic	50.82	49.21	40.33	87.26	65.64	43.06	41.48
Hispanic	45.20	42.52	36.15	87.80	67.19	38.18	40.28
Asian or Pacific Islander, Non-Hispanic	53.49	51.54	43.13	86.59	63.23	42.73	43.03
Native American, Non-Hispanic	48.60	43.64	39.83	87.25	67.76	46.11	41.52
Population below federal poverty line							
White, Non-Hispanic	46.73	42.01	39.93	88.36	69.82	47.45	41.82
Black, Non-Hispanic	38.33	33.45	31.98	90.09	73.53	46.19	42.61
Hispanic	35.87	30.17	32.26	89.42	72.41	43.46	37.40
Asian or Pacific Islander, Non-Hispanic	51.67	50.85	39.48	87.25	61.54	41.53	43.14
Native American, Non-Hispanic	39.13	30.18	38.02	84.62	65.63	52.66	38.89
San Diego County							
Total Population							
White, Non-Hispanic	61.91	64.61	48.93	70.89	55.42	52.89	54.81
Black, Non-Hispanic	51.74	53.72	35.21	78.11	63.07	49.79	43.66
Hispanic	51.71	53.49	37.87	75.68	60.19	51.28	47.15
Asian or Pacific Islander, Non-Hispanic	65.75	64.96	55.06	78.19	59.63	51.68	47.98
Native American, Non-Hispanic	50.41	48.00	31.93	54.60	47.68	56.76	67.85
Population below federal poverty line							
White, Non-Hispanic	51.94	58.45	41.93	72.79	58.18	52.36	51.65
Black, Non-Hispanic	42.16	42.08	33.28	86.15	69.30	48.05	36.75
Hispanic	39.99	46.71	32.57	79.68	65.00	48.70	42.87
Asian or Pacific Islander, Non-Hispanic	60.01	60.14	48.58	75.21	59.26	51.72	50.68
Native American, Non-Hispanic	45.10	37.12	34.42	64.82	54.52	51.65	57.91

Note: American Community Survey Data are based on a sample and are subject to sampling variability. See text for index score meanings. Table is comparing the total Oceanside and County population, by race/ethnicity, to the Oceanside and County population living below the federal poverty line, also by race/ethnicity.

Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2017

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### 3. Disproportionate Housing Needs

The AFFH Rule Guidebook defines 'disproportionate housing needs' as 'a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.' 24 C.F.R. § 5.152" The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Imperial Beach. Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

As shown in Table D-4, households of all minority races (Black, Asian, American Indian, Pacific Islander, and Hispanic) experience housing problems at a higher rate than White (39%) households and all households in the City (45%). With over two thirds of households experiencing housing problems, American Indian and Hispanic households are disproportionately affected by housing problems. Renter-households, independent of race, experience housing problems at higher rates than owner-occupied households. Renters are also cost burdened at higher rates than owners, independent of race, except for Hispanic households.

Oceanside households experience housing problems (45%) and cost burdens (42%) at similar rates than the County overall (45% and 41%). Among the races, American Indian households are more likely to be experience housing problems (68%) or cost burdens (51% percent) in Oceanside than American Indian households across the entire county (38% and 34%, respectively).

Elderly and large households may also be subject to disproportionate housing problems, whether it is affordability or adequate physical needs (number of rooms, complete facilities. Table D-5 shows that renter-elderly households experience housing problems and cost burden at greater rates (almost double) than owner-households and all households in the City. About two thirds of elderly renter-households experience any housing problem and cost burdens. The similar rates of elderly renter-households experiencing cost burden and housing problems 66% and 63% suggest cost is an issue for all households with any problem.

For larger households are also disproportionately affected by housing problems and cost burdens than the elderly and all households of the same tenure. For example, 73% of renter large households are affected by at least one problem (cost burden, overcrowding, unit with physical defects) compared to 66% of renter elderly households and 60% of all renter households. Renter large households are also disproportionately affected by housing problems and cost burdens than their owner large households.

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An important note is that while 73% of renter households experience at least one housing problem, only 50% are experiencing cost burden. This means that 12% of households are not experiencing cost burden but instead are experiencing one of the other housing problems (overcrowding; unit with defects). This suggests a need for large owner-housing or rehabilitation of units, and this trend is similar to that of renter large households in the County.

Table D-4: Housing Problems by Race, Oceanside vs San Diego County

	White	Black	Asian	Am. Ind.	Pac Isl.	Hispanic	Other	All
Oceanside								
With Housing Problem								
Owner-Occupied	30.5%	36.7%	34.7%	60.0%	50.0%	43.7%	30.4%	33.6%
Renter-Occupied	52.1%	61.0%	50.4%	70.0%	53.8%	73.5%	64.7%	60.0%
All Households	38.5%	50.5%	40.3%	67.7%	52.4%	60.8%	50.4%	45.2%
With Cost Burden >30%								
Owner-Occupied	29.9%	36.0%	32.1%	60.0%	50.0%	38.2%	30.5%	32.0%
Renter-Occupied	49.5%	55.3%	44.6%	48.0%	54.2%	64.9%	63.7%	55.1%
All Households	37.2%	46.9%	36.6%	50.8%	52.7%	53.5%	49.9%	42.2%
San Diego County								
With Housing Problem								
Owner-Occupied	31.2%	39.7%	33.6%	25.2%	31.5%	43.0%	35.6%	33.9%
Renter-Occupied	50.9%	62.3%	51.1%	52.0%	60.9%	67.1%	55.2%	57.1%
All Households	38.9%	55.4%	41.0%	38.0%	51.6%	57.7%	46.9%	44.8%
With Cost Burden >30%								
Owner-Occupied	30.4%	37.5%	30.6%	22.2%	0.0%	36.3%	34.1%	31.7%
Renter-Occupied	48.5%	58.9%	43.7%	46.1%	54.2%	58.2%	51.4%	52.0%
All Households	37.5%	52.3%	36.2%	33.6%	46.9%	49.7%	44.1%	41.2%

Note: Data presented in this table are based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% total due to the need to extrapolate sample data out to total households. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD CHAS, (2013-2017).

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Table D-5: Housing Problems, Elderly and Large Households, Oceanside vs. San Diego County

	Re	nter-Occupie	ed	Owner-Occupied				
	Elderly	Large HH	All Renter	Elderly	Large HH	All Owners	All HHs	
Oceanside								
Any Housing Problem	65.5%	72.7%	60.0%	35.1%	43.2%	33.7%	45.3%	
Cost Burden > 30%	63.2%	49.1%	55.1%	35.0%	26.3%	32.0%	42.2%	
San Diego County	**************************************							
Any Housing Problem	62.1%	79.6%	57.1%	33.8%	46.3%	33.9%	44.8%	
Cost Burden > 30%	59.8%	56.0%	52.0%	33.5%	31.3%	31.7%	41.3%	

Note: Data presented in this table are based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% total due to the need to extrapolate sample data out to total households. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD CHAS, (2013-2017).



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